

LIMITLESS Coaching Call Transcript

April 15, 2024
PERSONAL PEAK COACHING CALL
Mindset/Success Coaching

WEBVTT

104

00:12:20.710 --> 00:12:30.710

Liz Hand, CFP®: Happy Monday to each of you! I'm curious. We are halfway through the month of April. And what are your big wins, you're welcome to put those in the chat.

105

00:12:31.230 --> 00:12:37.090

Liz Hand, CFP®: or if someone is feeling extra excited and wants to share it out loud, what is going well for you today.

106

00:12:39.960 --> 00:12:42.399

Liz Hand, CFP®: Got a new puppy all right.

107

00:12:44.990 --> 00:12:52.249

Liz Hand, CFP®: Personal joy is so instrumental into our work choice. So I love that you added that here Jeff.

108

00:12:53.300 --> 00:12:55.332

Bridget Borel, The Pearl Financial Planning: I'll share that. I,

109

00:12:56.385 --> 00:13:01.028

Bridget Borel, The Pearl Financial Planning: have been working on clarifying my service model and

110

00:13:02.770 --> 00:13:07.350

Bridget Borel, The Pearl Financial Planning: weaving that into a website or vision. And it's feeling really good. So.

111

00:13:07.350 --> 00:13:08.120

Liz Hand, CFP®: As a

112

00:13:08.530 --> 00:13:10.099

Liz Hand, CFP®: love. That alignment

113



00:13:10.710 --> 00:13:17.120

Liz Hand, CFP®: got some people finishing up surge, too. I'm in that camp. This is my last week of surge. Full surge.

114

00:13:17.790 --> 00:13:19.170

Liz Hand, CFP®: It's exciting.

115

00:13:19.210 --> 00:13:22.560

Liz Hand, CFP®: Past your Cfp course. Woo! Woo! There you go, Samantha.

116

00:13:23.890 --> 00:13:25.040

Liz Hand, CFP®: That's awesome.

117

00:13:26.960 --> 00:13:33.889

Liz Hand, CFP®: And Samantha, just remember that you've passed many tests before, and this will just follow in line with that.

118

00:13:33.980 --> 00:13:35.429

Liz Hand, CFP®: Bring all those good vibes

119

00:13:38.070 --> 00:13:39.420

Liz Hand, CFP®: all right.

120

00:13:39.780 --> 00:13:42.169

Liz Hand, CFP®: Any other things we want to celebrate

121

00:13:47.120 --> 00:13:58.480

Liz Hand, CFP®: had the first fee raised, conversation with one client will continue on with others awesome, or Shawnee. I know that we talked about that the last time I was on this call with you. Way to get some forward motion on that feels good.

122

00:13:58.790 --> 00:14:01.090

Liz Hand, CFP®: May the momentum continue on

123

00:14:02.440 --> 00:14:20.659

Liz Hand, CFP®: my big win that I'll share is, last week I had. I'm still working on a 3 million dollar new prospect which is punching up a lot higher than I have in the past. And I think we're coming to the final this week, I should know for sure as well as an intro call with a new client that's like

124

00:14:20.720 --> 00:14:22.953

Liz Hand, CFP®: right in alignment with our

125

00:14:24.210 --> 00:14:34.210



Liz Hand, CFP®: service model. And so it's just really exciting to see that come through all the good work put in over these years. Coming to fruition and bringing big old grapes is what I'm saying this year. So

126

00:14:34.700 --> 00:14:41.419

Liz Hand, CFP®: all right. So we want to check in with the typical check-in that we do. And Alison actually at the top of my mind.

127

00:14:41.958 --> 00:14:46.560

Liz Hand, CFP®: Can you help me with the 1, 2, 3, one is that we are

128

00:14:47.090 --> 00:14:48.290

Liz Hand, CFP®: doing well?

129

00:14:48.380 --> 00:14:51.340

Liz Hand, CFP®: 2 is so-so, and 3 is

130

00:14:51.800 --> 00:14:53.890

Liz Hand, CFP®: hitting a patch.

131

00:14:54.060 --> 00:14:57.420

Allison Foulk: Yeah, some kind of roadblock to your forward momentum.

132

00:14:57.640 --> 00:15:01.679

Liz Hand, CFP®: Yup. So if you can drop in the chat there where you're sitting for today.

133

00:15:03.310 --> 00:15:09.749

Liz Hand, CFP®: and while you're doing that, if Jocelyn is on the line. I'd love to see if you're here. I know that you had mentioned.

134

00:15:10.110 --> 00:15:11.909

Liz Hand, CFP®: There's some support you would like.

135

00:15:14.360 --> 00:15:18.459

Allison Foulk: I do not see her yet. Let's I will keep an eye out for you.

136

00:15:18.460 --> 00:15:19.650

Liz Hand, CFP®: Okay, thanks.

137

00:15:24.140 --> 00:15:27.829

Liz Hand, CFP®: For those who are at a 2 h, 3.

138



00:15:28.691 --> 00:15:32.670

Liz Hand, CFP®: If you could highlight, what puts you there versus a one?

139

00:15:38.140 --> 00:15:45.650

Liz Hand, CFP®: Can you put in? What's the 2? Or one is like rocking and rolling on in high gear? 2 is kind of pacing. Maybe there's a little bit

140

00:15:46.237 --> 00:15:50.259

Liz Hand, CFP®: in the way, but you don't feel necessarily stuck, and 3 is more stuck.

141

00:15:53.910 --> 00:15:56.209

Liz Hand, CFP®: Wait until tax after tax day

142

00:15:59.600 --> 00:16:01.060

Liz Hand, CFP®: competing? Demands

143

00:16:01.210 --> 00:16:01.950

Liz Hand, CFP®: Jeff.

144

00:16:04.980 --> 00:16:06.590

Liz Hand, CFP®: Head trash with marketing.

145

00:16:09.982 --> 00:16:15.890

Liz Hand, CFP®: Michelle, is this around any particular area? If you can highlight that

146

00:16:17.940 --> 00:16:21.159

Liz Hand, CFP®: search still on board with new employee and just grinding will be

147

00:16:23.270 --> 00:16:28.989

Liz Hand, CFP®: what, William, what area of that is feeling the most stuck-ish

148

00:16:29.370 --> 00:16:30.930

Liz Hand, CFP®: for those areas.

149

00:16:31.240 --> 00:16:32.290

Liz Hand, CFP®: Is it your.

150

00:16:32.490 --> 00:16:35.500

Liz Hand, CFP®: the search component, the onboarding component

151

00:16:35.970 --> 00:16:38.569

Liz Hand, CFP®: being in that grinding place?



152

00:16:40.750 --> 00:16:47.359

Liz Hand, CFP®: Okay? Sounds like Michelle. It's marketing, too. So maybe we'll Justin has not come on quite yet.

153

00:16:47.910 --> 00:16:48.530

Liz Hand, CFP®: Okay.

154

00:16:48.530 --> 00:16:49.780

Allison Foulk: Oh, she hasn't! Was.

155

00:16:50.433 --> 00:16:54.060

Liz Hand, CFP®: Is there anybody else? I'm gonna invite Michelle and

156

00:16:54.992 --> 00:17:00.229

Liz Hand, CFP®: Eric, if you guys can come on camera, maybe we'll PIN you guys

157

00:17:00.320 --> 00:17:09.952

Liz Hand, CFP®: for the conversation first, and then, if there's anybody else that wants to jump in to get group coach around kind of a marketing aspect of what you're up to, and feeling kind of stuck there.

158

00:17:10.310 --> 00:17:15.930

Liz Hand, CFP®: We'll start there. So if that's you and I haven't called your name, you can raise your hand, and we will

159

00:17:15.980 --> 00:17:17.740

Liz Hand, CFP®: put the spotlight on you.

160

00:17:18.829 --> 00:17:20.020

Liz Hand, CFP®: So again we've got

161

00:17:20.040 --> 00:17:24.300

Liz Hand, CFP®: Michelle and Eric Walters. Hey? There!

162

00:17:24.300 --> 00:17:25.000

Michelle Glass: I.

163

00:17:25.000 --> 00:17:27.969

Liz Hand, CFP®: And Alison, are you able to spotlight them.

164

00:17:28.650 --> 00:17:31.520

Allison Foulk: Yes, I just PIN them. I think they're showing up.



165
00:17:31.740 --> 00:17:33.030
Liz Hand, CFP®: Oh, my view!

166
00:17:35.180 --> 00:17:36.980
Liz Hand, CFP®: Not showing for me.

167
00:17:37.490 --> 00:17:39.490
Allison Foulk: Are they showing for anybody else or no?

168
00:17:40.360 --> 00:17:41.170
Allison Foulk: No. Okay.

169
00:17:41.170 --> 00:17:42.370
Liz Hand, CFP®: I mean, how would you.

170
00:17:42.970 --> 00:17:44.430
Allison Foulk: Let's do spotlight.

171
00:17:46.790 --> 00:17:49.070
Allison Foulk: You see, Michelle.

172
00:17:49.070 --> 00:17:49.670
Michelle Glass: Well.

173
00:17:49.670 --> 00:17:51.770
Allison Foulk: Now we see you okay.

174
00:17:52.450 --> 00:17:53.770
Allison Foulk: And Eric.

175
00:17:57.540 --> 00:17:58.300
Allison Foulk: he!

176
00:17:59.310 --> 00:18:01.951
Allison Foulk: I don't see Eric anymore.

177
00:18:04.380 --> 00:18:05.060
Liz Hand, CFP®: Okay.

178
00:18:06.010 --> 00:18:08.539



Eric Walters: Hey? I'm I'm here just to confirm. I'm on.

179

00:18:10.120 --> 00:18:11.320

Liz Hand, CFP®: Oh, you're on a phone.

180

00:18:11.865 --> 00:18:16.329

Eric Walters: No, I'm I'm on a laptop, but just let you know I'm on screen and ready to hear you.

181

00:18:17.400 --> 00:18:18.490

Liz Hand, CFP®: Perfect.

182

00:18:18.740 --> 00:18:20.870

Allison Foulk: Okay, there you are. It's terrific.

183

00:18:23.430 --> 00:18:25.210

Liz Hand, CFP®: Awesome now I can see you both

184

00:18:25.960 --> 00:18:27.050

Liz Hand, CFP®: alright.

185

00:18:27.150 --> 00:18:35.809

Liz Hand, CFP®: So if you could stay like, I'll start with you. Michelle. Where are you at with marketing. If you could give me like a

186

00:18:36.030 --> 00:18:38.960

Liz Hand, CFP®: what's happening in 1 min.

187

00:18:40.694 --> 00:18:46.130

Michelle Glass: So coi focus. Adam has tasked me with

188

00:18:46.340 --> 00:18:54.620

Michelle Glass: kind of dropping into Coi's offices and just talking to someone and trying to build a relationship

189

00:18:54.690 --> 00:19:10.100

Michelle Glass: and schedule some time with them, and just just build the relationship. And it's all mindset. So I am spending all my time figuring out where they are, and I'm writing down their addresses, and I'm looking.

190

00:19:10.100 --> 00:19:11.630

Liz Hand, CFP®: Getting ready to get ready.

191



00:19:11.630 --> 00:19:21.140

Michelle Glass: Oh, yeah, I'm really. I'm really good at it, excepting all kinds of time. But I'm not doing anything. And then I'm you know. Then I don't know.

192

00:19:21.490 --> 00:19:29.169

Michelle Glass: Okay, what do I ask them? And then what would I possibly say and follow up? Yeah. So that was more than 1 min. But.

193

00:19:29.770 --> 00:19:30.370

Liz Hand, CFP®: Okay.

194

00:19:30.870 --> 00:19:32.279

Liz Hand, CFP®: And, Eric, what about you?

195

00:19:33.060 --> 00:19:58.990

Eric Walters: Yeah. So we've struggled with you know, slow to no growth for 9 months. And so we've spent some time redefining our niche. And you know, I have some. You know, kind of questions like, Am I? Am, I really gonna go after this niche? It's high net worth investors of faith. And I'm like, Wow, okay. So I've gotta put myself out there with my faith. Haven't done that before. And then we've, I think, got momentum on no marketing events that will try. But I find myself thinking.

196

00:19:58.990 --> 00:20:15.809

Eric Walters: I don't know hasn't worked for 9 months. So I've got doubt like, is this even gonna work. Why, why am I putting in the effort? So I think it's just discouragement kind of a sense of futility. And also this idea that we're gonna go after a a different certain each. We're gonna be talking in a different way. So I think I'm uncertain about that.

197

00:20:16.250 --> 00:20:16.880

Liz Hand, CFP®: Okay?

198

00:20:17.300 --> 00:20:30.690

Liz Hand, CFP®: And of those 2 that you kind of distilled there, the putting myself out there for this niche, and it hasn't been working. How is it gonna work now? Which of those feel like the biggest shift that you could have in your mindset.

199

00:20:31.370 --> 00:20:54.109

Eric Walters: Yeah, I think for me, the sense of futility like, you know it. It's it's first time in my career I put in efforts around marketing and Co. In each, and just not seen anything. Prospects. We've had prospects. Say, yes, and then coast us. And I'm like, Wow, okay, that happens. But to happen multiple times, it's like, so I think I think it's really that sense of utility like, I don't think it's gonna work. But.

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00:20:56.460 --> 00:20:59.959

Liz Hand, CFP®: Michelle. You got a big old smile when he said that anything pop up for you. As he said it.

201



00:21:00.320 --> 00:21:02.680
Michelle Glass: No, the whole. Is it gonna work?

202
00:21:03.180 --> 00:21:05.880
Michelle Glass: Yeah, it's I I get it. You're like.

203
00:21:06.430 --> 00:21:20.389
Michelle Glass: haven't I'm in somewhat of a similar boat. I haven't seen a lot of growth. There's been a little bit here and there, but I feel like I've been stuck at this one particular level for a long time. So yeah, is it gonna work, Erica? I don't know.

204
00:21:23.130 --> 00:21:24.420
Liz Hand, CFP®: And what?

205
00:21:25.170 --> 00:21:27.209
Liz Hand, CFP®: How is doubt serving you?

206
00:21:27.290 --> 00:21:28.870
Liz Hand, CFP®: Right? Now, I'll let you both

207
00:21:29.990 --> 00:21:31.460
Liz Hand, CFP®: answer that question.

208
00:21:34.660 --> 00:21:35.250
Eric Walters: Hmm!

209
00:21:35.490 --> 00:21:39.140
Eric Walters: I think. For me, I think Dow gives me like an out

210
00:21:39.170 --> 00:21:55.920
Eric Walters: like. Well, you have to put forward full effort. You don't have to risk, you know, kind of really trying and being disappointed, I think doubt gives me a chance to be like, well, was it gonna work anyways, and not really put forward full effort, you know, and really go for it and risk, you know, being like, Wow, man, was another thing. It didn't work.

211
00:21:59.210 --> 00:22:00.469
Liz Hand, CFP®: What about for you, Michelle?

212
00:22:00.740 --> 00:22:03.010
Michelle Glass: Everything he just said. It's easy.

213
00:22:06.620 --> 00:22:07.870
Liz Hand, CFP®: and

214

00:22:09.360 --> 00:22:14.060

Liz Hand, CFP®: so the gift of it. What I'm hearing for both of you is that it allows you not to

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00:22:14.420 --> 00:22:16.499

Liz Hand, CFP®: go into full effort mode.

216

00:22:18.840 --> 00:22:20.619

Michelle Glass: And risk rejection.

217

00:22:24.520 --> 00:22:25.900

Eric Walters: Yeah, I think it's well, said

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00:22:26.140 --> 00:22:26.840

Eric Walters: Bell.

219

00:22:29.670 --> 00:22:30.870

Liz Hand, CFP®: What is

220

00:22:31.920 --> 00:22:36.739

Liz Hand, CFP®: so? I heard rejection on Michelle's side. I heard disappointment on Eric's side.

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00:22:39.490 --> 00:22:43.039

Liz Hand, CFP®: What do you already know about rejection and disappointment

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00:22:43.860 --> 00:22:44.820

Liz Hand, CFP®: for yourself?

223

00:22:46.560 --> 00:22:51.290

Michelle Glass: It doesn't sound fun. It couldn't hurt. It is surely gonna sting.

224

00:22:52.040 --> 00:22:54.720

Michelle Glass: And it's not the desired outcome.

225

00:22:57.910 --> 00:22:59.309

Eric Walters: Yeah, they're just emotions.

226

00:23:00.370 --> 00:23:01.950

Eric Walters: It's it's just an experience.

227

00:23:02.150 --> 00:23:04.700



Eric Walters: you know, it's not gonna kill you. No one's gonna die.

228

00:23:08.710 --> 00:23:09.750

Liz Hand, CFP®: so

229

00:23:10.090 --> 00:23:11.310

Liz Hand, CFP®: what

230

00:23:15.270 --> 00:23:18.990

Liz Hand, CFP®: what can you do to refrain this for yourself?

231

00:23:26.040 --> 00:23:27.210

Eric Walters: Any ideas. Michelle.

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00:23:28.460 --> 00:23:30.969

Michelle Glass: No, I was looking to you for the ideas, Eric.

233

00:23:31.810 --> 00:23:52.369

Eric Walters: I think part of it is, I've a I have a friend that likes to use the phrase, let's try a project, and I like that idea that, like this is a project, even if it's just a one time thing. And so you try project. If it doesn't work, you move on. I don't. I don't have to make a 5 year commitment to anything. Right? You're like. Well, let's make as a project. So I think, lowering the stakes mentally.

234

00:23:52.848 --> 00:24:19.260

Eric Walters: we'll try this, and we'll keep trying things. And that's how business works. So just, I think, reframing it as a series of projects. And then also reminding myself that we have found things that have worked in the past. And so this is this isn't like, you know, solving, you know, nuclear fusion. And it's been done before, you know, not only in our firm, but all the you know amazing people here, and you know, ask for help, and like, I'm sure. Well, I'm sure things will. Good things will happen eventually.

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00:24:27.650 --> 00:24:32.809

Liz Hand, CFP®: So which of those feels like a bigger shift for the idea of futility for you, Eric.

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00:24:33.030 --> 00:24:35.570

Liz Hand, CFP®: try a project, or

237

00:24:36.710 --> 00:24:38.480

Liz Hand, CFP®: things have worked in the past.

238

00:24:40.720 --> 00:24:55.850

Eric Walters: I think. For me, things have worked in the past to remind myself that you know, we go through phases in our businesses and the business development. And it's worked in the past. And I think that I think that for me is the best way to deal with that sense of futility or like, why even try.



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00:24:57.410 --> 00:24:58.270

Liz Hand, CFP®: and

240

00:24:58.420 --> 00:25:00.810

Liz Hand, CFP®: how often do you go back and look at what's worked?

241

00:25:02.120 --> 00:25:24.779

Eric Walters: In the past. Not very often, but you know we've been doing it with with through limitless, just kind of being like. Hey? What? What has work? You know. Why did we stop that? Or you know, we could try that again? And let's brainstorm new ideas. So yeah, in the past. It hasn't been a discipline. But we did realize that there's some things that we've done in the past that have worked, that we stopped doing for budget reasons.

242

00:25:24.780 --> 00:25:37.589

Eric Walters: You're like, well, okay, this kind of makes sense. This is this isn't like a sure like Holmes novel here, like kind of, you know, if you stop doing it, you might stop getting the results. But that doesn't make it easier because we stop for a reason. Cash flow is tight.

243

00:25:37.720 --> 00:25:38.230

Liz Hand, CFP®: And.

244

00:25:38.230 --> 00:25:46.310

Eric Walters: Hey? So it's it's not a. It's not a like a dub solution. You're like, well, you know, what are we gonna do now? So you just kind of brainstorm

245

00:25:46.950 --> 00:25:47.740

Eric Walters: and.

246

00:25:47.740 --> 00:25:57.730

Liz Hand, CFP®: When you, when you get present to what those items were in the past that did work, that you ended up stopping for cash flow. What what was like one of the those

247

00:25:58.220 --> 00:26:00.130

Liz Hand, CFP®: ways about going about marketing.

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00:26:00.540 --> 00:26:12.660

Eric Walters: Yeah, it was cooking classes with our best clients, where we'd leave 30% of the spots open for friends. They were really successful, and we would usually get one or 2 clients out of that and really great clients. Because, if

249

00:26:12.660 --> 00:26:35.119

Eric Walters: you know, if we invite our kind of favorite clients. So those are great, but they're pricey you know, at least the places we've done them where it's like a real chef and nice, you know wine, and you know, beautiful, you know, location. So you're like, hmm, okay, so what worked about that? And could



we pull some ideas out of that? So we've done wine tastings. I just did a Bourbon tasting, which are a lot more affordable.

250

00:26:35.569 --> 00:26:51.740

Eric Walters: So you're like, okay, you can still do it. And so. And then part of the frustration was, we just had one, and we asked clients, hey, if you'd like to invite anybody, we'd love to have you, and nobody invited anybody. So that's the like. Oh, gosh! You know, be like you just rinse and repeat, try it again. So yeah. But those those have worked really well for us.

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00:26:52.670 --> 00:26:54.130

Liz Hand, CFP®: Are you open to a reflection.

252

00:26:54.330 --> 00:26:55.290

Eric Walters: Yes, please.

253

00:26:55.510 --> 00:27:00.320

Liz Hand, CFP®: So I noticed when you started talking about the cooking classes, your energy level lifted.

254

00:27:00.920 --> 00:27:06.280

Liz Hand, CFP®: Your your speed of like the pace of voice that you used picked up

255

00:27:06.631 --> 00:27:14.410

Liz Hand, CFP®: and then you switched over. But they got really expensive. And and so then you started slowing down, and your energy level started to sink.

256

00:27:14.941 --> 00:27:17.120

Liz Hand, CFP®: If you were to put an emotion

257

00:27:17.550 --> 00:27:18.900

Liz Hand, CFP®: to thinking about

258

00:27:19.160 --> 00:27:20.750

Liz Hand, CFP®: cooking class is going well.

259

00:27:21.750 --> 00:27:23.199

Liz Hand, CFP®: What is the emotion.

260

00:27:24.190 --> 00:27:48.349

Eric Walters: Like hanging out with a bunch of friends. I mean, we, you know, thankfully. We have great clients, and it's like a little party, you know, it's so much fun. People are laughing, you know. They're just getting to know each other, and the clients like socializing with each other. And then you know, their guests and everything. So it's like, I'm not hosting a party for friends. It's great. So yeah. And then we just had this Bourbon tasting, and it also felt the exact same way. It was a lot of fun, you know. I happen



to know, you know.

261

00:27:48.400 --> 00:27:55.880

Eric Walters: a good amount of up Bourbon, probably more than I should. So it's fun to introduce it to people. And so yeah, it's just it's like hosting a party.

262

00:27:56.660 --> 00:28:02.439

Liz Hand, CFP®: I love it. You said earlier that disappointment is just an emotion. And so.

263

00:28:02.560 --> 00:28:06.819

Liz Hand, CFP®: having people over for a little party, that's just an emotion, too. What is the emotion.

264

00:28:07.990 --> 00:28:09.070

Eric Walters: I guess it's like

265

00:28:09.440 --> 00:28:20.340

Eric Walters: it's like that. Kinda join friendship, you know you're like, Hey, let's get together. Let's you know. Let's just catch up. Let's share, you know, good memory together. So yeah, it's like, join friendship.

266

00:28:22.780 --> 00:28:29.500

Liz Hand, CFP®: So as we think about mindset and getting ourselves in that really happy high performance, head space.

267

00:28:31.230 --> 00:28:36.139

Liz Hand, CFP®: How can you get yourself feeling that emotion of joy and friendship

268

00:28:36.450 --> 00:28:43.999

Liz Hand, CFP®: more as to spur the marketing activity in the direction that you want and all the creativity there. And as you're shifting it to Bourbon tastings, or wine tastings, or.

269

00:28:44.300 --> 00:28:44.600

Eric Walters: 8.

270

00:28:45.180 --> 00:29:09.639

Eric Walters: Yeah, I think for me. Realizing my motivation, I get a lot of joy, you know, getting people together and just helping people, and that if I view our marketing activities through the same lens, I view helping clients where, like tonight or tomorrow, we're hosting a happy hour. Same thing. Join friendships like, you know. Just so I think if I apply that thought, the reason I'm the reason we're doing this is kind of join friendships, and eventually business will come.

271

00:29:09.650 --> 00:29:22.480

Eric Walters: That's a lot more fun to look forward to. And even even if one event doesn't work like we didn't get a client out of that, or there weren't any prospects you have. Still, you know, still, it's a positive experience for me, and I think for everyone who comes.



272

00:29:24.800 --> 00:29:38.040

Liz Hand, CFP®: Invitation to you is to write, join friendship somewhere and keep it close to you, so you can reference back to it. And I was looking at. I didn't attend last week with Adam, but I saw the Powerpo stance. Were you guys there for that conversation?

273

00:29:38.677 --> 00:29:48.519

Liz Hand, CFP®: So this is another version of power pose is like, I'm gonna visualize joy and friendship. And I'm gonna get in that stance. Because even if I'm not feeling it right now

274

00:29:49.080 --> 00:29:53.999

Liz Hand, CFP®: I can imagine it, and then sink into the emotion of it. And then that carries us forward.

275

00:29:54.210 --> 00:29:55.970

Liz Hand, CFP®: Emotions are a leading.

276

00:29:56.190 --> 00:29:59.967

Liz Hand, CFP®: a leading for energy for our high performance.

277

00:30:01.595 --> 00:30:02.000

Liz Hand, CFP®: so

278

00:30:02.180 --> 00:30:03.399

Liz Hand, CFP®: is that helpful for you?

279

00:30:03.620 --> 00:30:05.130

Eric Walters: Very, yeah, thank you.

280

00:30:06.220 --> 00:30:09.070

Liz Hand, CFP®: Michelle, what did you get from that as you were taking it in.

281

00:30:10.272 --> 00:30:17.520

Michelle Glass: Several things. It's just an emotion. So I have to pick which emotion I choose to focus on.

282

00:30:17.530 --> 00:30:20.519

Michelle Glass: And if I focus on the fact that I'm truly

283

00:30:20.670 --> 00:30:23.059

Michelle Glass: trying to help people.

284

00:30:24.420 --> 00:30:28.560

Michelle Glass: That's my ultimate goal. It's it's not



285

00:30:28.800 --> 00:30:35.193

Michelle Glass: my ultimate goal is trying to help people. And I'm putting myself out there and

286

00:30:35.670 --> 00:30:37.330

Michelle Glass: If I

287

00:30:39.190 --> 00:30:41.870

Michelle Glass: focus on that, that will truly

288

00:30:42.360 --> 00:30:46.769

Michelle Glass: kind of get me through hopefully. That will give me the confidence and the nerve to do it.

289

00:30:48.560 --> 00:30:50.990

Michelle Glass: knowing that I'm coming from a good place.

290

00:30:51.750 --> 00:30:52.490

Liz Hand, CFP®: Alright.

291

00:30:52.750 --> 00:31:07.690

Liz Hand, CFP®: and when we you were talking about, my words were like getting ready to get ready. You're there. You're filling out the list. This is where the coi is. This is their address and all of that. What is the what is the key emotion that you have as you're getting ready to get ready.

292

00:31:09.580 --> 00:31:10.470

Michelle Glass: Dread!

293

00:31:12.570 --> 00:31:13.920

Liz Hand, CFP®: Great awareness on that

294

00:31:17.620 --> 00:31:18.450

Liz Hand, CFP®: so

295

00:31:18.630 --> 00:31:20.250

Liz Hand, CFP®: makes sense right?

296

00:31:20.680 --> 00:31:21.290

Michelle Glass: Yeah, okay.

297

00:31:21.290 --> 00:31:22.140

Liz Hand, CFP®: Next step.



298

00:31:22.870 --> 00:31:30.259

Michelle Glass: Yup, cause I have to walk into this office, and you know, ask and put myself out there and say, Hey, I'm just

299

00:31:31.110 --> 00:31:39.863

Michelle Glass: trying to, you know, meet someone. I wanna ideally find someone who's as hungry as I am. To quote Adam and

300

00:31:41.380 --> 00:31:45.440

Michelle Glass: You know, they might not like what I have to throw out there.

301

00:31:47.250 --> 00:31:48.279

Liz Hand, CFP®: might love it.

302

00:31:49.530 --> 00:31:51.110

Liz Hand, CFP®: but I noticed that wasn't where.

303

00:31:51.990 --> 00:31:54.260

Michelle Glass: No. I went to the negative. You're right.

304

00:31:55.000 --> 00:31:57.879

Liz Hand, CFP®: Okay, so what's the emotion that you want to?

305

00:31:57.900 --> 00:31:58.920

Liz Hand, CFP®: And body.

306

00:32:00.987 --> 00:32:07.239

Michelle Glass: Excitement and hope I don't want to go into this going. Oh, my God, they're not gonna

307

00:32:07.420 --> 00:32:17.229

Michelle Glass: like me! This is, gonna be hard. What if they say, No, I wanna go into it like, Hey, I'm here to help. Maybe this will work. Maybe they

308

00:32:17.530 --> 00:32:19.279

Michelle Glass: will, you know.

309

00:32:19.950 --> 00:32:23.509

Michelle Glass: Maybe I'm just the person they're looking for.

310

00:32:25.360 --> 00:32:27.269

Liz Hand, CFP®: how do you relate to that word hope.



311

00:32:31.400 --> 00:32:36.959

Michelle Glass: I like hope. It gives you like a positive feeling about the future.

312

00:32:38.490 --> 00:32:41.589

Michelle Glass: And it's better, you know. It's obviously better than dread.

313

00:32:43.830 --> 00:32:47.368

Liz Hand, CFP®: Yeah, so it's like a leading, a leading emotion in that.

314

00:32:47.910 --> 00:32:51.590

Liz Hand, CFP®: May I offer a a next step after hope?

315

00:32:51.840 --> 00:32:53.190

Michelle Glass: Please.

316

00:32:53.190 --> 00:32:55.400

Liz Hand, CFP®: So you're shifting dread to hope.

317

00:32:56.470 --> 00:32:59.549

Liz Hand, CFP®: My invitation for you is for it to land in trust.

318

00:33:03.340 --> 00:33:04.130

Michelle Glass: Okay.

319

00:33:04.130 --> 00:33:07.140

Liz Hand, CFP®: Hope can quickly be pulled back to doubt.

320

00:33:08.330 --> 00:33:08.735

Michelle Glass: Yeah.

321

00:33:09.800 --> 00:33:11.000

Liz Hand, CFP®: As we're trust

322

00:33:11.630 --> 00:33:17.119

Liz Hand, CFP®: is, I trust, what's happening in this conversation? I trust that their reaction right now, whether it's

323

00:33:17.930 --> 00:33:19.760

Liz Hand, CFP®: with me or not with me

324



00:33:19.900 --> 00:33:23.040

Liz Hand, CFP®: is the right direction for this moment. In time.

325

00:33:24.390 --> 00:33:25.160

Michelle Glass: Okay.

326

00:33:25.620 --> 00:33:28.170

Liz Hand, CFP®: What do you hear? As a distinction in that for you.

327

00:33:31.446 --> 00:33:35.819

Michelle Glass: It's a shift to the process versus the outcome.

328

00:33:36.290 --> 00:33:37.310

Liz Hand, CFP®: Oh, okay.

329

00:33:38.140 --> 00:33:39.030

Liz Hand, CFP®: love that

330

00:33:41.890 --> 00:33:45.330

Michelle Glass: I can control my end of the process.

331

00:33:45.380 --> 00:33:51.499

Michelle Glass: I can't control the outcome, but I can. I can just try my best to make it happen.

332

00:33:51.540 --> 00:33:55.089

Michelle Glass: and then trying not to take it personally. If

333

00:33:55.530 --> 00:33:57.340

Michelle Glass: it doesn't go the way I want.

334

00:33:59.240 --> 00:34:01.479

Liz Hand, CFP®: There is only do, there is no try.

335

00:34:02.000 --> 00:34:06.380

Liz Hand, CFP®: I won't get the Yoda quote right? So say it again.

336

00:34:06.380 --> 00:34:08.370

Michelle Glass: Very good. Yoda, very good.

337

00:34:09.199 --> 00:34:10.299

Michelle Glass: So, okay.



338
00:34:10.989 --> 00:34:14.469
Liz Hand, CFP®: So say it again, but from a do instead of a try.

339
00:34:17.400 --> 00:34:20.730
Michelle Glass: I will trust in the process. I will have hope

340
00:34:21.460 --> 00:34:23.800
Michelle Glass: that my efforts

341
00:34:24.630 --> 00:34:26.989
Michelle Glass: meet with a positive reaction.

342
00:34:27.070 --> 00:34:29.070
Michelle Glass: I will hope, not dread.

343
00:34:29.270 --> 00:34:35.049
Liz Hand, CFP®: And I trust that if it's not met with the reaction I'm expecting or desiring

344
00:34:35.440 --> 00:34:36.389
Liz Hand, CFP®: that it's okay.

345
00:34:37.300 --> 00:34:42.920
Michelle Glass: I trust that if I don't get the reaction that I hope or want that, it's okay.

346
00:34:42.989 --> 00:34:44.839
Michelle Glass: I'm not a bad person.

347
00:34:44.880 --> 00:34:46.580
Michelle Glass: It's not like a bad

348
00:34:46.780 --> 00:34:47.710
Michelle Glass: thing.

349
00:34:48.110 --> 00:34:48.850
Michelle Glass: Yep.

350
00:34:49.690 --> 00:34:58.780
Liz Hand, CFP®: And just notice, even in that statement, the way that you're connecting your goodness or badness to someone else's emotional reaction in the moment which could be like

351
00:34:59.140 --> 00:35:08.439

Liz Hand, CFP®: they just were puking all day. And then you show up and you're like, Hey, you ready? Are you hungry like? I'm hungry, and they're like, no, I just puked.

352

00:35:08.440 --> 00:35:09.506

Michelle Glass: It. Metaphor

353

00:35:10.846 --> 00:35:11.940

Michelle Glass: right? Right?

354

00:35:11.940 --> 00:35:13.489

Liz Hand, CFP®: Has nothing to do with you.

355

00:35:14.160 --> 00:35:15.959

Michelle Glass: That's true. They're not.

356

00:35:15.960 --> 00:35:18.530

Liz Hand, CFP®: Definitely doesn't have anything to do with your goodness.

357

00:35:19.170 --> 00:35:20.900

Liz Hand, CFP®: which is intact at all times.

358

00:35:21.700 --> 00:35:22.350

Michelle Glass: Okay.

359

00:35:22.960 --> 00:35:23.990

Michelle Glass: Thank you.

360

00:35:24.690 --> 00:35:26.090

Liz Hand, CFP®: How do you want to remember

361

00:35:26.190 --> 00:35:27.560

Liz Hand, CFP®: these pieces

362

00:35:27.770 --> 00:35:28.630

Liz Hand, CFP®: for yourself?

363

00:35:33.780 --> 00:35:37.850

Michelle Glass: don't dread focus on hope. Trust in the process.

364

00:35:39.520 --> 00:35:40.210

Michelle Glass: Okay.



365
00:35:40.340 --> 00:35:42.530
Michelle Glass: outcome is not personal.

366
00:35:45.330 --> 00:35:48.029
Liz Hand, CFP®: Will you create some sort of visual reminder of that.

367
00:35:49.000 --> 00:35:50.020
Michelle Glass: Yes.

368
00:35:50.620 --> 00:35:51.900
Michelle Glass: I'm making, and.

369
00:35:51.900 --> 00:35:54.240
Liz Hand, CFP®: Auditory. It doesn't have to be visual.

370
00:35:54.710 --> 00:35:55.470
Michelle Glass: Okay.

371
00:35:56.360 --> 00:35:58.659
Michelle Glass: no, I'll I will do visual

372
00:35:59.530 --> 00:36:00.220
Michelle Glass: cool.

373
00:36:00.670 --> 00:36:01.020
Liz Hand, CFP®: Awesome.

374
00:36:01.020 --> 00:36:01.880
Michelle Glass: Thank you.

375
00:36:01.880 --> 00:36:03.810
Liz Hand, CFP®: Was this helpful for you, too, today?

376
00:36:04.590 --> 00:36:05.530
Liz Hand, CFP®: Yes, yeah.

377
00:36:05.530 --> 00:36:07.350
Eric Walters: Yeah, thank you. Awesome.

378
00:36:07.350 --> 00:36:08.670
kevin: Go ahead and grab that.

379

00:36:10.030 --> 00:36:10.630

Liz Hand, CFP®: Sorry

380

00:36:13.860 --> 00:36:16.910

Liz Hand, CFP®: I missed what you said. I don't know who it was. I couldn't even.

381

00:36:17.100 --> 00:36:18.579

Michelle Glass: I think it was Kevin.

382

00:36:18.580 --> 00:36:19.290

Liz Hand, CFP®: Kevin.

383

00:36:22.570 --> 00:36:34.610

Liz Hand, CFP®: Well, you're welcome to add your comments. I couldn't hear what you said. For those listening along and applying it for yourselves. I invite you to add your own insight, or take away action

384

00:36:35.450 --> 00:36:37.769

Liz Hand, CFP®: to the comments. Thread.

385

00:36:40.970 --> 00:36:42.690

Liz Hand, CFP®: All right.

386

00:36:43.540 --> 00:36:46.880

Liz Hand, CFP®: Jocelyn, thank you very much. We can unpin

387

00:36:47.220 --> 00:36:51.429

Liz Hand, CFP®: these folks, Jocelyn, I hear you are on the call.

388

00:36:53.060 --> 00:36:57.780

Liz Hand, CFP®: and I am inviting you to have a conversation here based on

389

00:36:58.680 --> 00:37:01.779

Liz Hand, CFP®: some feedback you got gave your quarterly check-in.

390

00:37:02.280 --> 00:37:03.640

Liz Hand, CFP®: Are you still there?

391

00:37:08.250 --> 00:37:11.969

Liz Hand, CFP®: Thank you. Do or do not. There is no try. Thank you, Jeff. You got my back.

392



00:37:17.350 --> 00:37:20.060
Liz Hand, CFP®: still looking for Jocelyn. If she is

393
00:37:21.150 --> 00:37:22.070
Liz Hand, CFP®: here.

394
00:37:25.200 --> 00:37:31.949
Allison Foulk: I see her in the chat, and I messaged her. I have not heard back, so she may not be able to come off mute.

395
00:37:31.950 --> 00:37:36.589
Liz Hand, CFP®: Okay? Well, in this moment I will look through the comments here

396
00:37:38.440 --> 00:37:42.929
Liz Hand, CFP®: for some other people, and maybe group those, and then come back to Jocelyn

397
00:37:51.660 --> 00:37:52.690
Liz Hand, CFP®: Debbie.

398
00:37:55.000 --> 00:37:57.090
Liz Hand, CFP®: One advisor is the best

399
00:37:59.430 --> 00:38:01.169
Liz Hand, CFP®: when I didn't even manage. But

400
00:38:08.570 --> 00:38:12.570
Liz Hand, CFP®: okay, I'm gonna suggest we go with Debbie here for this moment.

401
00:38:16.780 --> 00:38:19.120
Liz Hand, CFP®: and then JP.

402
00:38:19.150 --> 00:38:24.859
Liz Hand, CFP®: Can you? Is this a. Lot of things happening at once? I'm kind of like scanning through it.

403
00:38:25.430 --> 00:38:27.069
Liz Hand, CFP®: and if so, then I'll

404
00:38:27.820 --> 00:38:30.140
Liz Hand, CFP®: put William and Leanna

405
00:38:31.240 --> 00:38:33.440
Liz Hand, CFP®: and Jp. Together in a conversation.

406

00:38:34.260 --> 00:38:41.299

Liz Hand, CFP®: Okay, let's talk to Debbie Huttner. You can come on the screen.

407

00:38:41.950 --> 00:38:44.554

Debbie Huttner: I'm not dressed appropriately. I just got back.

408

00:38:44.880 --> 00:38:47.329

Liz Hand, CFP®: Dare you? We only we only accept

409

00:38:47.550 --> 00:38:49.365

Liz Hand, CFP®: appropriately dress people.

410

00:38:50.086 --> 00:38:50.320

Debbie Huttner: Of the.

411

00:38:50.490 --> 00:38:52.190

Liz Hand, CFP®: Screen. If you don't want to, you can just be

412

00:38:52.270 --> 00:38:53.450

Liz Hand, CFP®: listened to.

413

00:38:54.120 --> 00:38:56.369

Debbie Huttner: I'll decide, for now this is good.

414

00:38:56.370 --> 00:38:58.330

Liz Hand, CFP®: Oh, you look great! I love it!

415

00:38:58.330 --> 00:39:03.289

Debbie Huttner: Thank you. I I went on. My mental health hike much needed. Yes.

416

00:39:03.290 --> 00:39:04.439

Liz Hand, CFP®: Good for you.

417

00:39:05.230 --> 00:39:10.920

Liz Hand, CFP®: So I see that there's a conversation happening today, and you have some feelings about it.

418

00:39:11.830 --> 00:39:15.809

Debbie Huttner: I do. I do. Wait! Hold on! I'm trying to see how I can PIN you here.

419



00:39:17.290 --> 00:39:18.590
Debbie Huttner: I ping you.

420
00:39:18.750 --> 00:39:21.330
Liz Hand, CFP®: I think Alison can help us spotlight

421
00:39:22.600 --> 00:39:24.440
Liz Hand, CFP®: you and me just give it.

422
00:39:24.440 --> 00:39:31.000
Debbie Huttner: Oh, that would be awesome. Okay, great. So, okay, so, yeah, I

423
00:39:31.880 --> 00:39:46.980
Debbie Huttner: have a client that I talked. I talked with a couple of people at in Charlotte about this. So sorry if you heard this already, who are, if you're on the call. But my my biggest. I had. I had 2 really big clients going into 2024 that I brought in 5 years ago.

424
00:39:47.260 --> 00:39:54.540
Debbie Huttner: One had a total asset base of 35 million that I was managing, and the other had a total of 60 million.

425
00:39:54.870 --> 00:39:55.940
Debbie Huttner: and

426
00:39:56.230 --> 00:39:58.320
Debbie Huttner: the 35 million

427
00:39:58.790 --> 00:40:15.240
Debbie Huttner: 20 of it is now going to another advisor because we were splitting. We were kind of splitting responsibilities, and she's decided to have it managed by the other other advisor for a variety. It's a private family foundation, and for a variety of reasons, it actually makes sense cause. They have a lot of private investments. And I don't want to do that.

428
00:40:15.560 --> 00:40:17.570
Debbie Huttner: And so that's okay.

429
00:40:17.990 --> 00:40:21.999
Debbie Huttner: The other. The other client is the 60 million dollar client has

430
00:40:23.325 --> 00:40:24.090
Debbie Huttner: about

431
00:40:24.330 --> 00:40:25.800



Debbie Huttner: 50,

432

00:40:26.570 --> 00:40:29.390

Debbie Huttner: 2 of that at Jp. Morgan, and I manage like

433

00:40:29.400 --> 00:40:31.529

Debbie Huttner: 8 of it. Now, ish?

434

00:40:31.850 --> 00:40:53.660

Debbie Huttner: She had been paying me a consulting fee on. What was that Jp. Morgan before, and that just a month ago, decided she could just do it with Jp. Morgan like she didn't need my consulting anymore because I got her through like this whole big, huge transition over the last 5 years. And she actually cried when she told me this. I wouldn't be where I am if it weren't for all your help over the last 5 years. And

435

00:40:53.800 --> 00:41:11.379

Debbie Huttner: and so. She's very. She's very fee sensitive, although I get it in a way. Jp. Morgan manages 120 million for her and her brother. So she gets a 0 point 3% fee base for everything because of the volume of assets.

436

00:41:12.134 --> 00:41:19.270

Debbie Huttner: and I charge her now my fee schedule and given the amount that I charge. It comes out to 0 point 6

437

00:41:19.960 --> 00:41:24.920

Debbie Huttner: on the remaining stuff that I actually manage at Schwab under my parallel master account.

438

00:41:25.340 --> 00:41:26.570

Debbie Huttner: So

439

00:41:27.370 --> 00:41:38.159

Debbie Huttner: the conversation is coming to a head for me, because it's just the 2. The amount of money that I manage is split between her personal assets and a trust, and the other the half of it's at Jp. Morgan.

440

00:41:38.160 --> 00:42:00.080

Debbie Huttner: and I can tell that she's trying to move every dollar out of Schwab that she possibly can to Jp. Morgan like she wanted her taxes paid. She wanted me to pay her taxes from Schwab. She wants every month to transfer every dollar of cash that comes into Schwab over to Jp. Morgan. And it's like this really annoying thing, because it's obvious to me that she's just trying to like reduce her fees

441

00:42:01.850 --> 00:42:08.531

Debbie Huttner: by the through this through this method. And she could just say, Look, I'm just gonna have Jamie. We're gonna manage all of it.



442
00:42:09.250 --> 00:42:11.950
Debbie Huttner: she hasn't, though, and

443
00:42:12.340 --> 00:42:13.900
Debbie Huttner: I offer something

444
00:42:14.620 --> 00:42:21.629
Debbie Huttner: deeper in many ways than Jp. Morgan, and in many ways they offer something deeper. I'm one person. They're a billion people, you know they're a ton up. They're a huge thing.

445
00:42:22.270 --> 00:42:25.140
Debbie Huttner: but she you know she hasn't. She hasn't taken it out. But

446
00:42:25.260 --> 00:42:32.949
Debbie Huttner: the straw broke the camels back on Thursday or Friday last week, when she was like, I want to pay the taxes from the cash that's in Schwab.

447
00:42:32.960 --> 00:42:38.509
Debbie Huttner: and I couldn't do it directly from Schwab because of a few reasons. We had to transfer it to Jp. Morgan

448
00:42:38.520 --> 00:42:43.639
Debbie Huttner: to her checking account there. And I just was like, this is ridiculous, like I'm jumping through all these hoops.

449
00:42:44.010 --> 00:42:48.909
Debbie Huttner: It's just feels so transparent to me that it's like she's just trying to like, get the money out of.

450
00:42:48.930 --> 00:42:51.270
Debbie Huttner: She's trying to have me as her advisor still.

451
00:42:53.000 --> 00:42:54.740
Debbie Huttner: and yet

452
00:42:55.130 --> 00:42:58.470
Debbie Huttner: have me manage as little as possible, so she can reduce her fees.

453
00:42:58.660 --> 00:43:11.809
Debbie Huttner: And she's a very, very dear friend, we've been friends for 20 years, very dear, and it's really tricky, and I'm going through hell in my personal life, and she knows a lot about it which makes me insecure because I'm like.



454

00:43:12.160 --> 00:43:13.899

Debbie Huttner: maybe she thinks I'm just not

455

00:43:14.030 --> 00:43:16.879

Debbie Huttner: capable of operating at the level at which

456

00:43:17.350 --> 00:43:28.769

Debbie Huttner: you know I could. But for this insane amount of stress in my life. So I'm trying to navigate a lot of things here. But I just I. And so maybe I don't have to have the conversation today, but I I kind of just feel like

457

00:43:28.950 --> 00:43:30.979

Debbie Huttner: I don't know. I guess I I already

458

00:43:31.810 --> 00:43:34.930

Debbie Huttner: we have a time at 5 30 to talk about this. And

459

00:43:36.080 --> 00:43:50.349

Debbie Huttner: again, I don't have to, but I just feel like I can either keep going with this model of splitting the assets and dealing with this bullshit of transferring every penny out of Schwab to J, you know, to Jp. Morgan, or covering every dollar of expenses, or I could just talk about it then.

460

00:43:50.540 --> 00:43:54.400

Debbie Huttner: I don't know. Maybe it's not the best. I don't know. I'm kind of like I have so much on my plate.

461

00:43:54.859 --> 00:43:59.450

Debbie Huttner: so curious to hear what you think, May. There could also be like, I have the analogy this morning of

462

00:43:59.510 --> 00:44:02.260

Debbie Huttner: am I trying to fight too many friends here.

463

00:44:02.890 --> 00:44:05.760

Debbie Huttner: or is this a front that needs to be addressed?

464

00:44:06.020 --> 00:44:06.910

Debbie Huttner: And this time.

465

00:44:08.150 --> 00:44:12.769

Liz Hand, CFP®: And when you ask yourself that question, what was the gut level response.



466
00:44:18.480 --> 00:44:20.060
Debbie Huttner: I can't tell.

467
00:44:21.720 --> 00:44:22.290
Liz Hand, CFP®: Okay.

468
00:44:26.190 --> 00:44:27.779
Liz Hand, CFP®: what's the outcome that you want?

469
00:44:29.920 --> 00:44:31.040
Debbie Huttner: So

470
00:44:32.330 --> 00:44:37.620
Debbie Huttner: my ideal scenario would be to manage 100% of these 2 trusts

471
00:44:38.170 --> 00:44:41.069
Debbie Huttner: period, which would be like, I think, 16 million.

472
00:44:41.950 --> 00:44:52.030
Debbie Huttner: And then there would be no drama of changing, moving the money for the taxes, or this, you know none of that and actually charging her my actual fee schedule which at that level would.

473
00:44:52.690 --> 00:44:55.739
Debbie Huttner: it'd be a little over point 5 little over half a percent.

474
00:44:55.800 --> 00:44:57.500
Debbie Huttner: I'd give our half a percent.

475
00:44:57.760 --> 00:44:59.670
Debbie Huttner: But what I actually.

476
00:45:00.690 --> 00:45:02.929
Debbie Huttner: I don't know. But I also last week

477
00:45:03.920 --> 00:45:17.250
Debbie Huttner: sort of internally decided that I was gonna offer to match the Jp. Morgan fee schedule to manage it all. So that would be 0 point 3%. Which means I would basically be making the same amount I'm making now. But I wouldn't have to deal with all this drama of like

478
00:45:19.000 --> 00:45:23.200
Debbie Huttner: moving money back and forth between Jp. Morgan, and like just the sort of

479

00:45:23.697 --> 00:45:31.950

Debbie Huttner: to be honest, slight hit to my ego every time I'm told I wanna pay the tax, you know, just there's this, there's like an emotional part of this that's not healthy.

480

00:45:33.890 --> 00:45:37.550

Liz Hand, CFP®: What has you bring that component into each transaction?

481

00:45:39.760 --> 00:45:43.749

Debbie Huttner: I feel a little used like when she

482

00:45:44.100 --> 00:45:50.489

Debbie Huttner: wants me to pay the taxes. It just feels very obvious that she's trying to move every dollar out of these 2 entities.

483

00:45:50.620 --> 00:45:52.980

Debbie Huttner: That's why it just feels

484

00:45:56.340 --> 00:46:02.040

Debbie Huttner: I don't know. Just so. I mean, maybe it's fine. It doesn't feel to. It doesn't feel right, but

485

00:46:03.490 --> 00:46:04.970

Liz Hand, CFP®: What are you making it mean?

486

00:46:10.790 --> 00:46:19.259

Debbie Huttner: it feels disres. I don't know. It feels disrespectful. Okay. I just realized that word is so loaded like, why am I making it mean respect.

487

00:46:19.760 --> 00:46:22.250

Debbie Huttner: Hmm, something about respect? I don't know.

488

00:46:22.520 --> 00:46:23.190

Debbie Huttner: Okay.

489

00:46:23.420 --> 00:46:24.170

Debbie Huttner: and it kind of.

490

00:46:24.170 --> 00:46:24.890

Liz Hand, CFP®: Seriousness.

491

00:46:26.870 --> 00:46:32.110

Debbie Huttner: Maybe it's not respect. Maybe it's not an issue of respect. I just. I see how she operates



in her life. And she's

492

00:46:32.170 --> 00:46:35.080

Debbie Huttner: wonderful. And again, we're very good friends, but

493

00:46:35.130 --> 00:46:36.870

Debbie Huttner: there's definitely a sense of

494

00:46:40.850 --> 00:46:45.710

Debbie Huttner: I don't know. I guess I'll just leave it at that. There's there's a I. Yeah, that's the feeling, is, it feels

495

00:46:46.390 --> 00:46:47.160

Debbie Huttner: like

496

00:46:47.940 --> 00:46:52.629

Debbie Huttner: that. It's not. I'm not being valued. I'm just being like I'm being kind of a pawn.

497

00:46:54.850 --> 00:46:55.600

Liz Hand, CFP®: yeah.

498

00:46:56.952 --> 00:46:59.130

Liz Hand, CFP®: So I'm not here to say.

499

00:47:00.410 --> 00:47:06.010

Liz Hand, CFP®: change your fee schedule. Don't change your fee schedule. That's a practice management call. I am only going to focus on mindset here.

500

00:47:06.630 --> 00:47:07.330

Debbie Huttner: Yeah.

501

00:47:10.370 --> 00:47:12.689

Liz Hand, CFP®: and what would be?

502

00:47:13.810 --> 00:47:17.339

Liz Hand, CFP®: You've said that your ideal outcome is to manage all the money

503

00:47:18.470 --> 00:47:19.989

Liz Hand, CFP®: and not have to deal with it.

504

00:47:22.860 --> 00:47:38.399

Debbie Huttner: Correct cause, I think. Yeah, I think that's just in her best interest, honestly like, when we



had to transfer the money from Schwab to Jp. Morgan Friday. It was like, I wasn't sure if I was actually gonna even get to Jp. Morgan on time for the 4 15 deadline. And I was like this is not fiduciarily.

505

00:47:39.540 --> 00:47:43.269

Debbie Huttner: Ideal like this is not. This doesn't feel like it does not work.

506

00:47:44.520 --> 00:47:46.069

Debbie Huttner: So. Yes, I think

507

00:47:46.860 --> 00:47:52.569

Debbie Huttner: I think at the end of the day, having one of us manage everything is the best, from a fiduciary point of view.

508

00:47:52.930 --> 00:47:59.079

Debbie Huttner: and frankly, I don't want to lose the assets, cause I'm like financially. I need that money right now.

509

00:48:01.250 --> 00:48:04.030

Liz Hand, CFP®: So if you could create a win-win.

510

00:48:04.180 --> 00:48:05.989

Liz Hand, CFP®: what would be possible.

511

00:48:09.810 --> 00:48:13.310

Debbie Huttner: I think this this conversation around

512

00:48:16.240 --> 00:48:17.790

Debbie Huttner: I'm sensing

513

00:48:17.880 --> 00:48:25.210

Debbie Huttner: I I'm I'm you know. I'm I'm aware that you're sensitive to the fee difference and fees between 12 and Jp. Morgan, and

514

00:48:25.530 --> 00:48:33.969

Debbie Huttner: I don't think you're best served by this current model because of things like what happened Friday. And there have been other examples as well.

515

00:48:34.010 --> 00:48:40.709

Debbie Huttner: Lack of coordination of investment strategies and cash flow basically are the 2 things, cash flow management being probably the biggest one.

516

00:48:41.340 --> 00:48:48.379

Debbie Huttner: And I want this to be a win win for you, and for I want this to be a win win for both of us.



517

00:48:53.448 --> 00:49:00.130

Debbie Huttner: I guess it comes down to like, is there? What's the right number like? It comes back to the fee, I think, for her.

518

00:49:00.780 --> 00:49:01.530

Liz Hand, CFP®: Perhaps.

519

00:49:02.020 --> 00:49:07.620

Liz Hand, CFP®: and just to put it on the table. You've said it a couple of times, obviously, or

520

00:49:07.700 --> 00:49:11.759

Liz Hand, CFP®: I see the the way that she's doing this, she may not be aware

521

00:49:12.920 --> 00:49:15.569

Liz Hand, CFP®: that she's doing this. So perhaps

522

00:49:15.590 --> 00:49:20.179

Liz Hand, CFP®: from a neutral perspective. Hey, friend, have you noticed this happening?

523

00:49:20.560 --> 00:49:22.140

Liz Hand, CFP®: What's there for you.

524

00:49:22.840 --> 00:49:23.670

Liz Hand, CFP®: And then this is how.

525

00:49:23.670 --> 00:49:27.209

Debbie Huttner: Can you hold on for 1 Si wanna take some notes. Hold on. Okay.

526

00:49:30.770 --> 00:49:31.640

Liz Hand, CFP®: Water, break.

527

00:49:37.320 --> 00:49:37.940

Debbie Huttner: It.

528

00:49:38.500 --> 00:49:43.660

Debbie Huttner: Alright. I'm gonna record this because it's helpful. I think I might listen to this again.

529

00:49:45.768 --> 00:49:48.211

Debbie Huttner: Sorry. I'm just gonna hit voice record.

530



00:49:48.820 --> 00:49:50.160
Debbie Huttner: okay. Voice record.

531
00:49:50.160 --> 00:49:51.429
Liz Hand, CFP®: And while you're

532
00:49:52.424 --> 00:49:53.949
Liz Hand, CFP®: oh, basic voice record, yeah.

533
00:49:54.305 --> 00:49:54.660
Debbie Huttner: On!

534
00:49:55.040 --> 00:49:56.150
Liz Hand, CFP®: Okay, so

535
00:49:58.090 --> 00:50:11.989
Liz Hand, CFP®: the dot, I'll just connect a couple of dots that I hear. I don't have to be right about this. You get to direct it if I'm off pace. What I hear you saying is like, obviously she's doing this nit picky thing with the money. I see it. It shows up this, this, this.

536
00:50:12.610 --> 00:50:18.470
Liz Hand, CFP®: so she may not be aware of that when you say she's doing this stuff, and then you're attaching it to disrespect.

537
00:50:19.540 --> 00:50:22.430
Liz Hand, CFP®: You're bringing that energy into the conversation.

538
00:50:22.590 --> 00:50:28.069
Liz Hand, CFP®: because transactions that a client makes are neutral. They have no meaning except for the meeting we make for them.

539
00:50:31.990 --> 00:50:35.069
Liz Hand, CFP®: So when you hear it reframes from that perspective.

540
00:50:35.640 --> 00:50:36.999
Liz Hand, CFP®: What do you hear for yourself?

541
00:50:40.270 --> 00:50:42.270
Debbie Huttner: There's a learning year for me.

542
00:50:42.670 --> 00:50:43.880
Debbie Huttner: Period.



543
00:50:48.450 --> 00:50:50.279
Debbie Huttner: First of all, that

544
00:50:53.160 --> 00:50:55.609
Debbie Huttner: someone else's behaviors

545
00:50:56.050 --> 00:50:59.069
Debbie Huttner: may not be conscious to them.

546
00:51:02.180 --> 00:51:05.869
Debbie Huttner: And when I make it about respect for me, of me.

547
00:51:06.230 --> 00:51:07.355
Debbie Huttner: That's

548
00:51:09.580 --> 00:51:11.299
Debbie Huttner: Just an interpretation.

549
00:51:12.680 --> 00:51:13.860
Debbie Huttner: It's like a guess.

550
00:51:14.320 --> 00:51:15.060
Debbie Huttner: Yep.

551
00:51:20.480 --> 00:51:23.620
Debbie Huttner: And even the word respect is

552
00:51:24.130 --> 00:51:26.089
Debbie Huttner: kind of like vague

553
00:51:28.280 --> 00:51:29.820
Debbie Huttner: an interpreter like.

554
00:51:29.910 --> 00:51:31.209
Debbie Huttner: does that make sense.

555
00:51:32.570 --> 00:51:39.115
Liz Hand, CFP®: You're placing a judgment on it of whether it's vain or not. So there, it's like the double judgment

556
00:51:39.990 --> 00:51:44.510



Liz Hand, CFP®: judging her. But then I'm judging me for judging her kind of a thing. It's okay. Just let it be.

557

00:51:44.740 --> 00:51:45.290

Debbie Huttner: Okay.

558

00:51:45.290 --> 00:51:45.740

Liz Hand, CFP®: There!

559

00:51:45.740 --> 00:51:46.680

Debbie Huttner: So

560

00:51:47.320 --> 00:51:58.880

Debbie Huttner: it it's it's actually very. It's there's some learning. So I have a long history of a relationship. My with my brother that's similar to the site to similar. And I think she's similar in some ways.

561

00:51:59.240 --> 00:52:00.460

Debbie Huttner: And

562

00:52:02.440 --> 00:52:03.006

Debbie Huttner: and

563

00:52:07.300 --> 00:52:13.940

Debbie Huttner: yeah, so I I appreciate your reframe. And now I guess the question is, okay. So then, how do I approach?

564

00:52:14.280 --> 00:52:17.900

Debbie Huttner: Do I really want to put the whole relationship at risk

565

00:52:20.520 --> 00:52:22.490

Debbie Huttner: with this conversation?

566

00:52:22.550 --> 00:52:23.810

Debbie Huttner: Or do I just want to

567

00:52:25.510 --> 00:52:28.200

Debbie Huttner: kick it back or avoid it?

568

00:52:28.710 --> 00:52:34.120

Debbie Huttner: Or do I wanna have a different kind of conversation? What's the conversation to be had?

569



00:52:34.540 --> 00:52:35.320
Debbie Huttner: Yeah.

570
00:52:38.550 --> 00:52:41.500
Debbie Huttner: I guess I'm really scared that if I bring it up

571
00:52:41.680 --> 00:52:47.470
Debbie Huttner: that she's gonna say, you know, I just I know this is a really hard time for you, and

572
00:52:51.320 --> 00:53:00.470
Debbie Huttner: I want to be supportive of you, so I don't want to make any big changes, but I do think it would be better if Jp. Morgan just manage everything. I'm afraid of hearing that right now, and maybe I can.

573
00:53:01.390 --> 00:53:04.970
Debbie Huttner: So maybe it's best to postpone the conversation, cause I don't know like.

574
00:53:08.370 --> 00:53:09.110
Liz Hand, CFP®: Perhaps.

575
00:53:10.904 --> 00:53:21.925
Liz Hand, CFP®: What I hear and I'm curious about is this distinction that there's some dynamics with your brother that are reflective in this relationship. And so you're pulling some of that story back in

576
00:53:22.660 --> 00:53:26.420
Liz Hand, CFP®: by simply understanding that in yourself has that cleared up

577
00:53:26.860 --> 00:53:30.020
Liz Hand, CFP®: the feelings, attachment to the transactions

578
00:53:30.380 --> 00:53:33.130
Liz Hand, CFP®: to the point where you can continue on in the relationship?

579
00:53:33.700 --> 00:53:34.780
Liz Hand, CFP®: Or

580
00:53:34.880 --> 00:53:37.200
Liz Hand, CFP®: is there still a conversation to be had.

581
00:53:39.970 --> 00:53:51.160
Debbie Huttner: I didn't follow that, actually. But I think the bigger elephant in the room right now isn't the thing with my brother. It's that my kid is like, it's just horrible, like, suicidal, basically right now.

582

00:53:51.870 --> 00:54:00.230

Debbie Huttner: It's my separating out my professional self for my personal self in this relationship with her, because she knows my personal life pretty well.

583

00:54:00.400 --> 00:54:04.139

Debbie Huttner: I've had to do this with another client, too, the other the other big client.

584

00:54:04.260 --> 00:54:06.520

Debbie Huttner: I had a very similar situation with.

585

00:54:06.560 --> 00:54:08.840

Debbie Huttner: and trusting the other client

586

00:54:09.210 --> 00:54:18.839

Debbie Huttner: didn't say anything. I manage her for 15 of her personal assets, and she didn't say anything about that. And I do an amazing job. I mean, I know I do an amazing job for her. So

587

00:54:19.895 --> 00:54:29.610

Debbie Huttner: maybe it's really just trusting that I've got this personal shit show going on right now, and it has been going on for a long time, although it's heightened.

588

00:54:29.990 --> 00:54:36.509

Debbie Huttner: separating that out, and just really drawing like a boundary with the friendship now, and

589

00:54:37.240 --> 00:54:38.219

Debbie Huttner: sort of

590

00:54:39.140 --> 00:54:40.620

Debbie Huttner: I think it's more about that

591

00:54:40.670 --> 00:54:42.270

Debbie Huttner: in this, in this

592

00:54:42.280 --> 00:54:44.990

Debbie Huttner: conversation and in this like dynamic.

593

00:54:47.670 --> 00:54:51.580

Liz Hand, CFP®: How might that conversation go for you if it's a conversation with her.

594

00:54:54.477 --> 00:55:03.050

Debbie Huttner: I think it would just be me feeling internally really strong about what I offer as a financial advisor, and trusting that, regardless of what's happening



595

00:55:03.740 --> 00:55:05.190

Debbie Huttner: on the personal side.

596

00:55:06.300 --> 00:55:06.920

Liz Hand, CFP®: Awesome.

597

00:55:08.060 --> 00:55:09.759

Liz Hand, CFP®: How do you want to remember that for yourself?

598

00:55:15.170 --> 00:55:17.979

Debbie Huttner: You provide a little more like reflection first, and then.

599

00:55:20.070 --> 00:55:23.290

Liz Hand, CFP®: You said you wanted to be grounded in the good work that you're doing.

600

00:55:25.720 --> 00:55:30.059

Liz Hand, CFP®: So. How do you want to remember that your ground like, how do you want to remember? I'm doing great work.

601

00:55:37.990 --> 00:55:41.780

Debbie Huttner: probably making a list of like. Maybe the ways that I do.

602

00:55:43.000 --> 00:55:47.819

Debbie Huttner: It's like celebrating the wins like celebrating the things that I do that are really helpful to her

603

00:55:49.290 --> 00:55:49.970

Debbie Huttner: love. It.

604

00:55:51.040 --> 00:55:55.300

Liz Hand, CFP®: I don't know why this hit me, so I'm gonna offer it to you with no attachment.

605

00:55:55.610 --> 00:56:00.170

Liz Hand, CFP®: Do you like? If you like music, you can set that list to a song.

606

00:56:00.330 --> 00:56:03.869

Liz Hand, CFP®: maybe a song you already know, and just sing it to yourself occasionally.

607

00:56:05.750 --> 00:56:06.620

Debbie Huttner: I like it.



608
00:56:06.830 --> 00:56:08.519
Liz Hand, CFP®: I don't know why that came up, but.

609
00:56:09.720 --> 00:56:15.169
Debbie Huttner: Taylor Swift, the man cause. If I was the man I wouldn't be doubting all this shit.

610
00:56:15.686 --> 00:56:16.844
Liz Hand, CFP®: There you go!

611
00:56:18.180 --> 00:56:19.000
Liz Hand, CFP®: I love it!

612
00:56:19.330 --> 00:56:21.629
Debbie Huttner: Yeah, well, thank you so much.

613
00:56:21.630 --> 00:56:23.379
Liz Hand, CFP®: Does this feel complete for you?

614
00:56:24.170 --> 00:56:25.379
Debbie Huttner: I think enough.

615
00:56:25.790 --> 00:56:27.848
Debbie Huttner: I think enough, I think.

616
00:56:29.260 --> 00:56:34.709
Debbie Huttner: I just I love Adam's phrase of next next best step, like I don't know if this doesn't have to be like.

617
00:56:35.730 --> 00:56:37.030
Debbie Huttner: I'm not like.

618
00:56:37.660 --> 00:56:38.440
Debbie Huttner: yeah.

619
00:56:39.090 --> 00:56:40.020
Debbie Huttner: yeah.

620
00:56:41.430 --> 00:56:44.160
Liz Hand, CFP®: You're always welcome to follow up with me and tribe

621
00:56:44.280 --> 00:56:45.420

Liz Hand, CFP®: just tag me.

622

00:56:45.720 --> 00:56:46.700

Debbie Huttner: Okay. Thanks.

623

00:56:46.700 --> 00:56:48.029

Liz Hand, CFP®: Keep the conversation going.

624

00:56:48.710 --> 00:56:49.819

Liz Hand, CFP®: Thank you, Debbie.

625

00:56:49.970 --> 00:56:50.800

Debbie Huttner: Thanks.

626

00:56:54.110 --> 00:56:55.770

Liz Hand, CFP®: All right.

627

00:56:58.010 --> 00:57:02.610

Liz Hand, CFP®: Checking in again about Jocelyn.

628

00:57:05.320 --> 00:57:11.004

Allison Foulk: Oh, Jocelyn is in Hawaii, so she has quite a large time difference. So she's gonna pass today.

629

00:57:11.320 --> 00:57:12.820

Liz Hand, CFP®: Okay. Alright.

630

00:57:13.230 --> 00:57:14.240

Liz Hand, CFP®: very good.

631

00:57:14.350 --> 00:57:17.310

Liz Hand, CFP®: Alright, then let's do that other

632

00:57:17.885 --> 00:57:21.280

Liz Hand, CFP®: idea that I had, which was

633

00:57:21.870 --> 00:57:24.620

Liz Hand, CFP®: 3 people. If I recall William Pitney.

634

00:57:26.240 --> 00:57:29.240

Liz Hand, CFP®: I'm scrolling to try to find JP.



635
00:57:29.710 --> 00:57:31.090
Allison Foulk: Yeah, jp.

636
00:57:31.270 --> 00:57:32.940
Liz Hand, CFP®: And Leanna.

637
00:57:45.440 --> 00:57:46.520
Liz Hand, CFP®: Hello.

638
00:57:46.990 --> 00:57:47.550
JP LaCour: Spring.

639
00:57:48.980 --> 00:57:53.769
Liz Hand, CFP®: Has any of the conversation helped resolve some of the pieces that you were

640
00:57:54.650 --> 00:57:56.970
Liz Hand, CFP®: trying to put together today for yourself.

641
00:58:00.725 --> 00:58:08.990
JP LaCour: Some of it. Some of it puts things in in perspective. But I I find that that's the case with most of these calls it, does it for the moment.

642
00:58:09.343 --> 00:58:15.289
JP LaCour: and then I get off the call and realize I've got 2 or 3 other conference calls, and, you know.

643
00:58:15.540 --> 00:58:17.840
JP LaCour: few more days left of surge and.

644
00:58:20.760 --> 00:58:25.669
JP LaCour: but a month and a half left until till my 12 months

645
00:58:26.340 --> 00:58:28.227
JP LaCour: target. If you will

646
00:58:29.000 --> 00:58:29.840
Liz Hand, CFP®: 12 months! What.

647
00:58:30.360 --> 00:58:32.750
JP LaCour: Target since I've switched firms

648
00:58:33.452 --> 00:58:34.689

JP LaCour: back in June.

649

00:58:36.440 --> 00:58:39.600

JP LaCour: so it's it's a matter of balancing the

650

00:58:40.390 --> 00:58:47.830

JP LaCour: stragglers that are still out there that haven't said no, but have been hard to reach. Along with

651

00:58:48.030 --> 00:58:53.340

JP LaCour: all of the new shiny objects that I'm seeing through limitless and my new firm that it can use.

652

00:58:53.670 --> 00:59:00.310

JP LaCour: and marketing tactics. I wasn't able to use it by last firm that are now available, and.

653

00:59:00.820 --> 00:59:01.410

Liz Hand, CFP®: Yeah.

654

00:59:01.410 --> 00:59:04.240

JP LaCour: I think we're all planners on the call here. I I

655

00:59:04.450 --> 00:59:06.709

JP LaCour: maybe I'm the only one I don't know. But

656

00:59:07.040 --> 00:59:12.610

JP LaCour: I tend to get in the rabbit hole when it comes to planning whether that's marketing, planning, or

657

00:59:13.250 --> 00:59:16.079

JP LaCour: planning the call

658

00:59:16.840 --> 00:59:20.349

JP LaCour: a protocol for you know how many days between

659

00:59:21.370 --> 00:59:31.489

JP LaCour: next email, outreach versus phone call, or all these different things. And then you add chat, gpt into those rabbit holes. And there goes a whole weekend.

660

00:59:34.660 --> 00:59:35.410

JP LaCour: No.

661

00:59:35.590 --> 00:59:37.480



JP LaCour: it's it's just a matter of

662

00:59:37.940 --> 00:59:43.310

JP LaCour: grabbing one of the things being juggled and holding onto it. And just being okay with

663

00:59:44.130 --> 00:59:46.030

JP LaCour: the piece is falling where they may.

664

00:59:48.770 --> 00:59:51.430

Liz Hand, CFP®: Does that resonate for you, William or Leanna?

665

00:59:52.550 --> 00:59:56.520

Liz Hand, CFP®: Or is there another angle aspect that you're thinking about for yourself.

666

00:59:59.180 --> 01:00:00.659

Liz Hand, CFP®: Leanna? You're on mute.

667

01:00:05.630 --> 01:00:07.589

Liz Hand, CFP®: Oh, went back on sorry!

668

01:00:10.830 --> 01:00:11.790

Liz Hand, CFP®: There we go.

669

01:00:12.500 --> 01:00:14.480

Liana Poodiack: Okay, my hands are off the computer.

670

01:00:14.480 --> 01:00:15.747

Liz Hand, CFP®: You got it.

671

01:00:16.696 --> 01:00:23.270

Liana Poodiack: For me. I always get stuck in my own head, you know. I I tend to be

672

01:00:23.859 --> 01:00:26.729

Liana Poodiack: a controller of things. I shouldn't be

673

01:00:27.990 --> 01:00:33.260

Liana Poodiack: I did. It takes me a while to get.

674

01:00:33.270 --> 01:00:36.279

Liana Poodiack: you know, client notes documented.

675



01:00:37.970 --> 01:00:43.550

Liana Poodiack: I mean an extreme amount of time. I'm a storyteller. I feel that.

676

01:00:43.780 --> 01:00:46.940

Liana Poodiack: you know I'm pretty good at recalling things, but

677

01:00:46.960 --> 01:00:53.649

Liana Poodiack: I need to make sure I get them documented so that my staff can then do the different things I need them to do.

678

01:00:53.760 --> 01:00:55.700

Liana Poodiack: So I,

679

01:00:55.760 --> 01:00:58.989

Liana Poodiack: Travis, had done a bunch of research. We've tried different

680

01:00:59.840 --> 01:01:04.835

Liana Poodiack: tools before. So last week we finally.

681

01:01:06.100 --> 01:01:10.009

Liana Poodiack: He convinced me to go on and use an AI tool.

682

01:01:10.420 --> 01:01:16.120

Liana Poodiack: So last week, towards the end of the week we got it set up for jump, and

683

01:01:16.190 --> 01:01:28.689

Liana Poodiack: I've had 2 client meetings and a couple of phone calls with clients. That have gone through the AI app, which tremendously reduced the amount of time

684

01:01:28.820 --> 01:01:35.450

Liana Poodiack: that it would take me to do my documentation of a conversation or a meeting with a client.

685

01:01:37.340 --> 01:01:43.809

Liana Poodiack: so that's great. But part of it is, I need to make sure I continue to do that.

686

01:01:44.260 --> 01:02:00.060

Liana Poodiack: I am one. I will be great for a couple of weeks, and then my head gets in the way, and I revert back to my old ways. So both Travis, my partner, and my my assistant Alexis will be there to

687

01:02:00.710 --> 01:02:02.359

Liana Poodiack: make sure that I'm



688

01:02:02.650 --> 01:02:24.530

Liana Poodiack: you know, getting that set up. Our struggle is that we can't tie it in with our current technology. So it's not a smooth process. Our future space. We will be launching our own new Raa, so it'll be built very differently. So things will be able to be integrated.

689

01:02:24.888 --> 01:02:35.409

Liana Poodiack: So that's one of you know. My struggles is, is that whole thing? We've just got a lot of things that we're working on to try to launch the new firm.

690

01:02:35.560 --> 01:02:39.453

Liana Poodiack: and as well as still run our business.

691

01:02:41.410 --> 01:02:44.970

Liana Poodiack: And another mindset thing is, I lost

692

01:02:47.280 --> 01:02:50.579

Liana Poodiack: She was. Probably she was in my top.

693

01:02:52.210 --> 01:03:12.290

Liana Poodiack: probably 15% of my clients left to go to another advisor. It was kind of a shock to me. So that kind of it was a longstanding relationship. And what I think bothered me the most was I was trying to wrap my mind around. Why.

694

01:03:12.660 --> 01:03:13.389

Liz Hand, CFP®: You know.

695

01:03:13.390 --> 01:03:17.169

Liana Poodiack: And she didn't give me an explanation, and she doesn't owe me an explanation. But

696

01:03:17.560 --> 01:03:23.479

Liana Poodiack: I was like I was really, you know. So my mind spent probably

697

01:03:24.450 --> 01:03:30.139

Liana Poodiack: more time than it should have, trying to rehash in my mind for reasons.

698

01:03:30.140 --> 01:03:30.780

Liz Hand, CFP®: Oh!

699

01:03:30.780 --> 01:03:31.840

Liana Poodiack: And

700

01:03:31.970 --> 01:03:35.140



Liana Poodiack: you know, so I wasted. You know I wasted time on that. So

701

01:03:35.622 --> 01:03:40.588

Liana Poodiack: I think this week I'm over it. The assets have transferred out

702

01:03:41.560 --> 01:03:48.080

Liana Poodiack: and it, you know, it's one of those things that sits on my shoulder for a while, just really bugging me so.

703

01:03:48.350 --> 01:03:53.429

Liana Poodiack: And then I just start doubting, forming our own Raa and this.

704

01:03:53.960 --> 01:03:54.900

Liana Poodiack: and

705

01:03:55.030 --> 01:04:04.819

Liana Poodiack: are there going to be others that don't follow, which I'm confident the clients will follow. But it. There's just this, a little bit of me that gets nervous about that.

706

01:04:05.640 --> 01:04:06.370

Liana Poodiack: Hmm!

707

01:04:07.080 --> 01:04:08.280

Liana Poodiack: So that's.

708

01:04:08.900 --> 01:04:10.730

Liz Hand, CFP®: And as you.

709

01:04:11.230 --> 01:04:18.449

Liz Hand, CFP®: as you kind of weigh those 2 things that you just distilled out, one is this way of your head gets in the way, and you revert back to old

710

01:04:18.480 --> 01:04:21.180

Liz Hand, CFP®: patterns, and the other is

711

01:04:21.220 --> 01:04:29.339

Liz Hand, CFP®: the doubt that creeps in when you get into the rehashing of something not going the way that you anticipated, which feels like the bigger shift for you.

712

01:04:35.010 --> 01:04:36.620

Liana Poodiack: you mean the bigger

713



01:04:36.710 --> 01:04:43.589

Liana Poodiack: positive shift, or the the bigger issue is reverting to old habits.

714

01:04:43.590 --> 01:04:43.940

Liz Hand, CFP®: Okay.

715

01:04:43.940 --> 01:04:49.320

Liana Poodiack: That's really the bigger. That's the bigger frustration. And it's a frustration for me.

716

01:04:49.570 --> 01:04:56.490

Liana Poodiack: because I know that I I do that I tend to do that, and it's a much bigger problem for my whole team

717

01:04:56.530 --> 01:04:57.859

Liana Poodiack: book on them.

718

01:04:57.890 --> 01:04:59.650

Liana Poodiack: You know. Things will.

719

01:04:59.880 --> 01:05:02.220

Liana Poodiack: you know. Some things will fall through the

720

01:05:02.340 --> 01:05:04.929

Liana Poodiack: through the cracks or things like that.

721

01:05:06.320 --> 01:05:13.530

Liana Poodiack: not major stuff. But nothing should fall through the cracks. And part of that is a technology issue. And the ease or

722

01:05:14.490 --> 01:05:17.887

Liana Poodiack: the inability to have things integrate

723

01:05:19.040 --> 01:05:25.730

Liana Poodiack: to make things run smoother. So part of it's that. But most of it is me and I take. You know.

724

01:05:26.020 --> 01:05:26.800

Liana Poodiack: it's like

725

01:05:27.410 --> 01:05:35.120

Liana Poodiack: responsibility. But I've you know, gotta change my ways. And it's, you know. So.

726



01:05:35.810 --> 01:05:37.599

Liz Hand, CFP®: Great awareness on all of that.

727

01:05:37.880 --> 01:05:40.996

Liana Poodiack: And my staff will tell you. I'm fully aware of my

728

01:05:41.480 --> 01:05:43.452

Liana Poodiack: my weaknesses.

729

01:05:44.550 --> 01:05:47.649

Liz Hand, CFP®: Not every leader is. So. Consider that a win for.

730

01:05:47.943 --> 01:05:48.530

Liana Poodiack: This moment!

731

01:05:49.040 --> 01:05:51.639

Liz Hand, CFP®: And I'm gonna come back to you, William.

732

01:05:52.030 --> 01:05:54.770

Liz Hand, CFP®: where are you at? And how would you distill

733

01:05:55.100 --> 01:05:56.320

Liz Hand, CFP®: where you feel stuck.

734

01:05:57.270 --> 01:06:03.679

William Pitney, MBA, CFP®, CeFT®, CLU®: Yeah, I'm not sure if I feel stuck business wise just a lot of personal stuff. So

735

01:06:03.890 --> 01:06:04.590

William Pitney, MBA, CFP®, CeFT®, CLU®: oh.

736

01:06:05.030 --> 01:06:08.670

William Pitney, MBA, CFP®, CeFT®, CLU®: we bought a house. We moved, everything was going great.

737

01:06:08.810 --> 01:06:11.530

William Pitney, MBA, CFP®, CeFT®, CLU®: and then we start having some water intrusion.

738

01:06:11.590 --> 01:06:15.050

William Pitney, MBA, CFP®, CeFT®, CLU®: So we're trying to deal with all of that stuff and then onboarding a new

739

01:06:15.454 --> 01:06:33.740



William Pitney, MBA, CFP®, CeFT®, CLU®: employee and going through search. So it's just like, you know, trying to balance work time and personal time. And whenever I get this way, I realize that I like to snack like crunchy snack. So it's tell me my stresses up. And no matter what I do, I'm just gonna snack. So it's just trying to find a way to

740

01:06:33.800 --> 01:06:36.020

William Pitney, MBA, CFP®, CeFT®, CLU®: manage all those things and

741

01:06:36.650 --> 01:06:39.960

William Pitney, MBA, CFP®, CeFT®, CLU®: not let anything hit the floor. So

742

01:06:40.450 --> 01:06:41.640

William Pitney, MBA, CFP®, CeFT®, CLU®: just is.

743

01:06:41.940 --> 01:06:45.320

William Pitney, MBA, CFP®, CeFT®, CLU®: the good news is, I'm just about through with surge, and

744

01:06:45.420 --> 01:06:52.459

William Pitney, MBA, CFP®, CeFT®, CLU®: we haven't missed anything. My staff has been great. I just want to get to the other side of surge, so I have time to focus more on the personal stuff.

745

01:06:54.240 --> 01:06:55.460

Liz Hand, CFP®: when you

746

01:06:56.720 --> 01:07:01.309

Liz Hand, CFP®: what message? If any, are the crunchy snacks telling you.

747

01:07:03.280 --> 01:07:05.270

William Pitney, MBA, CFP®, CeFT®, CLU®: It's too many things.

748

01:07:05.270 --> 01:07:05.740

Liz Hand, CFP®: Too many things.

749

01:07:05.960 --> 01:07:07.560

William Pitney, MBA, CFP®, CeFT®, CLU®: Yeah, too many things.

750

01:07:10.720 --> 01:07:16.760

William Pitney, MBA, CFP®, CeFT®, CLU®: I would probably be in a much better space, but trying to deal with all the personal stuff around the house, trying to deal with the.

751

01:07:17.010 --> 01:07:17.470

Liz Hand, CFP®: Yeah.



752

01:07:17.470 --> 01:07:21.229

William Pitney, MBA, CFP®, CeFT®, CLU®: Guys and all that stuff and trying to keep the family safe. So yeah.

753

01:07:21.520 --> 01:07:23.180

Liz Hand, CFP®: Turns out you're a whole human.

754

01:07:24.220 --> 01:07:28.830

William Pitney, MBA, CFP®, CeFT®, CLU®: Wait a minute. I'm supposed I'm a robot over here. What are you talking about? I'm a machine.

755

01:07:28.930 --> 01:07:34.050

Liz Hand, CFP®: What might be true about you if there's too many things happening.

756

01:07:34.382 --> 01:07:39.040

William Pitney, MBA, CFP®, CeFT®, CLU®: Stress goes up and I'm going to reach for the unhealthy snack. So

757

01:07:39.310 --> 01:07:41.379

William Pitney, MBA, CFP®, CeFT®, CLU®: lot of crunchy stuff.

758

01:07:42.170 --> 01:07:49.459

Liz Hand, CFP®: So if we can go like a layer deeper, what happens if, as all of these things are in the air for you.

759

01:07:50.410 --> 01:07:52.669

Liz Hand, CFP®: if they don't land the way that you need them to.

760

01:07:54.260 --> 01:07:55.430

William Pitney, MBA, CFP®, CeFT®, CLU®: It's just a

761

01:07:56.370 --> 01:08:04.030

William Pitney, MBA, CFP®, CeFT®, CLU®: because I really don't like dealing with a lot of the details. And when I have to deal with too many details. I actually get exhausted.

762

01:08:05.350 --> 01:08:08.880

William Pitney, MBA, CFP®, CeFT®, CLU®: and that's what happens. My team and I, we

763

01:08:09.100 --> 01:08:15.240

William Pitney, MBA, CFP®, CeFT®, CLU®: we try to do what we can to make sure. William stays out of unnecessary details, and having to deal with a lot of their personal stuff.

764



01:08:15.440 --> 01:08:18.059

William Pitney, MBA, CFP®, CeFT®, CLU®: creates more details. So

765

01:08:18.670 --> 01:08:21.999

William Pitney, MBA, CFP®, CeFT®, CLU®: the sooner I can get out of the details, the happier I will be, and

766

01:08:22.050 --> 01:08:24.130

William Pitney, MBA, CFP®, CeFT®, CLU®: I'll be a lot more efficient for everybody.

767

01:08:25.124 --> 01:08:29.699

William Pitney, MBA, CFP®, CeFT®, CLU®: So I'm a very big picture, and when I have to get down into the weeds. It's

768

01:08:29.790 --> 01:08:31.560

William Pitney, MBA, CFP®, CeFT®, CLU®: mental and emotionally exhausted.

769

01:08:34.319 --> 01:08:35.140

Liz Hand, CFP®: okay.

770

01:08:41.130 --> 01:08:43.560

Liz Hand, CFP®: we can take this a couple of different directions.

771

01:08:44.180 --> 01:08:49.260

Liz Hand, CFP®: But I was curious for each of you like a lot is happening at one time

772

01:08:49.609 --> 01:08:54.319

Liz Hand, CFP®: and effectively. Each of you are the leader of your firm.

773

01:08:55.140 --> 01:08:57.329

Liz Hand, CFP®: of your client, base

774

01:08:57.760 --> 01:08:59.210

Liz Hand, CFP®: of your family.

775

01:08:59.792 --> 01:09:02.429

Liz Hand, CFP®: I don't know what other commitments that you have

776

01:09:03.340 --> 01:09:06.310

Liz Hand, CFP®: in this time, where a lot is happening.

777

01:09:07.760 --> 01:09:09.820



Liz Hand, CFP®: What do you need most.

778

01:09:11.660 --> 01:09:13.069

William Pitney, MBA, CFP®, CeFT®, CLU®: Another meat.

779

01:09:14.700 --> 01:09:15.229

Liz Hand, CFP®: Good.

780

01:09:17.939 --> 01:09:20.739

Liz Hand, CFP®: and what would the other you provide?

781

01:09:20.970 --> 01:09:21.580

William Pitney, MBA, CFP®, CeFT®, CLU®: Oh.

782

01:09:21.850 --> 01:09:25.139

William Pitney, MBA, CFP®, CeFT®, CLU®: twice as much time to get through all the details.

783

01:09:25.390 --> 01:09:26.989

William Pitney, MBA, CFP®, CeFT®, CLU®: such that we can

784

01:09:27.029 --> 01:09:31.220

William Pitney, MBA, CFP®, CeFT®, CLU®: get those completed and off our plate so I can get back to the big picture stuff.

785

01:09:35.680 --> 01:09:36.270

William Pitney, MBA, CFP®, CeFT®, CLU®: But.

786

01:09:36.470 --> 01:09:38.869

Liz Hand, CFP®: Question just popped up in my brain. I don't know if this

787

01:09:39.370 --> 01:09:43.819

Liz Hand, CFP®: lands for you. But are there things you're avoiding with the details

788

01:09:44.430 --> 01:09:51.599

Liz Hand, CFP®: that you know I do have the time I can address this it just. It's hard for me to slow down and just address it.

789

01:09:52.464 --> 01:09:59.240

William Pitney, MBA, CFP®, CeFT®, CLU®: I would say no. Some like I'm going 16 HA day, and I sleep when I can, and I just keep cranking.

790

01:10:00.900 --> 01:10:03.940



Liz Hand, CFP®: What about you, Leanna and JP. As a leader?

791

01:10:04.680 --> 01:10:05.989

Liz Hand, CFP®: What do you need

792

01:10:06.360 --> 01:10:07.310

Liz Hand, CFP®: most.

793

01:10:09.800 --> 01:10:11.030

Liana Poodiack: So I think.

794

01:10:12.960 --> 01:10:14.230

Liana Poodiack: for me.

795

01:10:14.670 --> 01:10:15.740

Liana Poodiack: It's

796

01:10:18.470 --> 01:10:24.609

Liana Poodiack: yeah you could. I could use another per. I have people. But what I need to do is rely on my.

797

01:10:25.980 --> 01:10:29.840

Liana Poodiack: I need to rely on Travis more, but I also see him.

798

01:10:29.980 --> 01:10:37.460

Liana Poodiack: He's the one that's navigating our whole transition, so he has a lot on his plate. So he's doing

799

01:10:37.940 --> 01:10:46.289

Liana Poodiack: a lot of that organization stuff and things like that. And I'm trying to keep the business going so that that frees up his time to

800

01:10:46.770 --> 01:10:48.310

Liana Poodiack: deal with those things.

801

01:10:49.880 --> 01:10:51.150

Liana Poodiack: so in

802

01:10:53.920 --> 01:10:59.910

Liana Poodiack: So I think that's part of it is, you know, relying on staff more and

803

01:11:03.180 --> 01:11:03.709



Liz Hand, CFP®: Yeah, ask.

804

01:11:04.003 --> 01:11:15.169

Liana Poodiack: I mean, I struggle, you know, if I get an email, you know, and somebody's asking me a question. You know, we talk. There's a lot of tools that you can have. The emails just go directly.

805

01:11:15.390 --> 01:11:19.290

Liana Poodiack: you know, to somebody and have them screened by somebody else. But it's

806

01:11:19.820 --> 01:11:30.360

Liana Poodiack: technology that we're not doing so, I manually for the things that come through to me. I have some alert set up, and it automatically shifts it over to my assistant.

807

01:11:30.699 --> 01:11:37.690

Liana Poodiack: If a client emails me and she's not copied in on it, I forward it to her. Ask her to deal with the particular situation.

808

01:11:39.470 --> 01:11:51.890

Liana Poodiack: but it, you know, it's a second thought, because my first reaction is to type along email, you know, type, the response to the client or type this sentence to a client.

809

01:11:52.230 --> 01:12:04.139

Liana Poodiack: and then tell her I'll have Alexis follow up with her. But what I should just be doing is forward the whole thing to Alexis, not engaging in that email any more than just afford it to Alexis for her to deal with it.

810

01:12:04.200 --> 01:12:06.220

Liana Poodiack: So again, it's like.

811

01:12:06.790 --> 01:12:08.350

Liana Poodiack: but I, physically.

812

01:12:08.460 --> 01:12:12.649

Liana Poodiack: you know, need to stop myself from controlling that that situation.

813

01:12:13.940 --> 01:12:16.760

Liz Hand, CFP®: Are you? Are you aware of

814

01:12:16.820 --> 01:12:20.990

Liz Hand, CFP®: a body stance or a thought that crosses your mind.

815

01:12:21.000 --> 01:12:26.309

Liz Hand, CFP®: or something that's predictable, that when you get that email, something clicks in gear.

816

01:12:30.570 --> 01:12:34.089

Liana Poodiack: You mean in my response of how I deal with the email.

817

01:12:35.850 --> 01:12:47.719

Liz Hand, CFP®: That like before you start drafting and go into that mode of like. This is how it was. I answer the question, and then I forward the thing? It's like the step right before that.

818

01:12:48.110 --> 01:12:52.740

Liz Hand, CFP®: Something in you clicks in gear to say that automated process is going to happen.

819

01:13:03.530 --> 01:13:05.570

Liana Poodiack: Yeah, I guess I'm

820

01:13:06.280 --> 01:13:07.730

Liana Poodiack: for me. It's

821

01:13:08.460 --> 01:13:23.829

Liana Poodiack: yeah. That's my mind. You know, when I see that email from the client, I feel I have to as the advisor that I feel I in my mind have to be the one to respond to it. So I'm trying to change that mindset, that I have to be the one that controls that relationship.

822

01:13:26.130 --> 01:13:30.110

Liana Poodiack: So my my mindset is I have to disengage from that.

823

01:13:31.320 --> 01:13:35.370

Liana Poodiack: Because a lot of the stuff is something that Alexis can

824

01:13:35.430 --> 01:13:46.949

Liana Poodiack: can direct or figure out the email and then take the responsibility to say, Hey, I'm gonna you know. Talk with Leanna. I'm gonna set set up some time to give you a call.

825

01:13:47.010 --> 01:14:02.930

Liana Poodiack: you know, later on today or tomorrow, and then have Alexis come back to me and say, Hey, I scheduled time on your calendar. You know you've got a call, Kathy, in regards to this email that she sent you earlier, or to deal with these issues instead of me taking, getting interrupting myself.

826

01:14:04.390 --> 01:14:05.680

Liana Poodiack: and

827

01:14:06.250 --> 01:14:08.720

Liana Poodiack: you know, trying to deal with it right then and there.



828

01:14:10.710 --> 01:14:11.909

Liana Poodiack: so, and that's.

829

01:14:12.060 --> 01:14:16.719

Liana Poodiack: you know, last week today. But I do. I go in spurts where I'll be really good about it.

830

01:14:16.810 --> 01:14:20.699

Liana Poodiack: and then I will revert back, because right now we can't just

831

01:14:20.890 --> 01:14:23.723

Liana Poodiack: shut my complete system off.

832

01:14:24.980 --> 01:14:29.350

Liana Poodiack: so you know, we're kind of dealing with this for the next, probably 5 months.

833

01:14:29.898 --> 01:14:40.740

Liana Poodiack: But in our future space we know that it's the email is gonna be built where there's one email address that's coming in. Alexis is gonna monitor that. And then delegate out

834

01:14:41.435 --> 01:14:48.450

Liana Poodiack: emails that I need to respond to with a set time of when I'm calling or or dealing with a particular email issue.

835

01:14:50.130 --> 01:14:51.280

Liana Poodiack: So that's how our.

836

01:14:51.280 --> 01:14:57.540

Liz Hand, CFP®: So one thing that we talk about with mindset work is that it's it's a learning process. The learning of how we pick

837

01:14:57.830 --> 01:15:00.330

Liz Hand, CFP®: and the step one is awareness.

838

01:15:02.010 --> 01:15:10.590

Liz Hand, CFP®: And so just this is my, this is how I know I'm snapping into that mode where I'm going to be the one to answer the email and then forward it after to my people to.

839

01:15:11.365 --> 01:15:11.740

Liz Hand, CFP®: Happen

840

01:15:12.460 --> 01:15:16.229

Liz Hand, CFP®: for me. I notice my body shifts in



841

01:15:16.480 --> 01:15:19.459

Liz Hand, CFP®: like I. There's a there's a drawing force of it.

842

01:15:19.560 --> 01:15:23.680

Liz Hand, CFP®: There's a little bit of a ping that happens in my chest like a

843

01:15:24.346 --> 01:15:27.920

Liz Hand, CFP®: it's like a surge, a tightening, I think.

844

01:15:29.650 --> 01:15:32.931

Liz Hand, CFP®: That makes me go like they need me. Something's wrong.

845

01:15:33.890 --> 01:15:36.950

Liz Hand, CFP®: It happened this morning I had it again happened.

846

01:15:37.700 --> 01:15:40.479

Liz Hand, CFP®: And so if we can catch ourselves there

847

01:15:41.970 --> 01:15:48.070

Liz Hand, CFP®: and then shift in that moment to say, Oh, this is that thing I do. Alright, Alexis, handle the thing.

848

01:15:48.070 --> 01:15:48.660

Liana Poodiack: Yeah.

849

01:15:49.058 --> 01:15:53.290

Liz Hand, CFP®: If you can get present to what it is that shifts for you that could be supportive.

850

01:15:53.460 --> 01:15:53.930

Liana Poodiack: Okay.

851

01:15:54.950 --> 01:15:55.810

Liz Hand, CFP®: And keep himself.

852

01:15:55.810 --> 01:15:57.100

Liana Poodiack: Both times, yeah.

853

01:15:57.510 --> 01:16:00.830

Liz Hand, CFP®: How does that apply, if at all, to you? Jp.

854



01:16:05.350 --> 01:16:08.829
JP LaCour: I'd say that I've taken on many things

855
01:16:09.170 --> 01:16:10.917
JP LaCour: slightly different. Approach.

856
01:16:12.670 --> 01:16:15.320
JP LaCour: if it's something that gets me in that mindset.

857
01:16:15.970 --> 01:16:18.010
JP LaCour: I take a moment to realize

858
01:16:18.210 --> 01:16:21.100
JP LaCour: how immediate is the need.

859
01:16:22.120 --> 01:16:25.309
JP LaCour: Is their world or my world going to crash

860
01:16:25.450 --> 01:16:28.240
JP LaCour: if I don't immediately respond and.

861
01:16:28.890 --> 01:16:31.030
JP LaCour: 99 times out of a hundred.

862
01:16:32.060 --> 01:16:33.010
JP LaCour: It's not

863
01:16:34.610 --> 01:16:36.380
JP LaCour: And I think for

864
01:16:36.560 --> 01:16:41.589
JP LaCour: any anything where there's a initial reaction that gets me.

865
01:16:43.900 --> 01:16:49.480
JP LaCour: I don't know if defensive is the right word for what you're saying, but sometimes I think it is.

866
01:16:50.215 --> 01:16:54.484
JP LaCour: If that's the case, I don't push that off on anyone else.

867
01:16:54.880 --> 01:16:56.920
JP LaCour: I will say. You know what.

868

01:16:57.010 --> 01:16:59.000

JP LaCour: I'll look at the the request.

869

01:16:59.720 --> 01:17:09.170

JP LaCour: and depending on the time of the date. It's either end of day, or possibly 24 HI need a cooling off here just to think about my reaction first.

870

01:17:09.735 --> 01:17:11.989

JP LaCour: because I know my first reaction.

871

01:17:12.250 --> 01:17:14.350

JP LaCour: whether I polish it up or not.

872

01:17:15.780 --> 01:17:17.570

JP LaCour: Might not be what I

873

01:17:17.880 --> 01:17:19.609

JP LaCour: I'm going to wish I had, said.

874

01:17:19.980 --> 01:17:20.600

Liz Hand, CFP®: Okay?

875

01:17:20.890 --> 01:17:26.300

Liz Hand, CFP®: So it sounds like you have. You have an awareness of when you kind of snap into that mode.

876

01:17:26.450 --> 01:17:27.090

JP LaCour: Hmm.

877

01:17:27.090 --> 01:17:33.329

Liz Hand, CFP®: Do you have an awareness of when you snap into the shiny objects all the different things mode.

878

01:17:35.450 --> 01:17:35.930

JP LaCour: yeah.

879

01:17:35.930 --> 01:17:38.999

Liz Hand, CFP®: What does that feel like for you? What's true.

880

01:17:39.430 --> 01:17:40.470

Liz Hand, CFP®: predictable.



881

01:17:40.650 --> 01:17:42.050

JP LaCour: Actually enjoy it!

882

01:17:44.642 --> 01:17:47.249

JP LaCour: Cause. I think most of those things

883

01:17:47.480 --> 01:17:50.529

JP LaCour: will give me success. It's just a matter of.

884

01:17:50.750 --> 01:17:53.330

JP LaCour: and by sacrificing the short term

885

01:17:53.640 --> 01:17:59.020

JP LaCour: for the long term. And is that okay? For the next 5 weeks or not?

886

01:17:59.050 --> 01:18:01.010

JP LaCour: So when you go back to

887

01:18:01.420 --> 01:18:04.899

JP LaCour: what could I use to to help

888

01:18:05.080 --> 01:18:14.999

JP LaCour: with these issues. I think if I somewhat how you worded it, I would say number one for anyone on this call that's seen the movie limitless. I could use some. Nz

889

01:18:17.070 --> 01:18:20.099

JP LaCour: I'm I'm not seeing too many faces that recognize that reference.

890

01:18:20.100 --> 01:18:21.212

Liz Hand, CFP®: I haven't seen it.

891

01:18:24.833 --> 01:18:27.236

JP LaCour: The other thing I would say is,

892

01:18:29.700 --> 01:18:31.430

JP LaCour: thinking bigger picture.

893

01:18:31.960 --> 01:18:34.220

JP LaCour: an assurance that if I don't

894

01:18:34.310 --> 01:18:36.979



JP LaCour: hit my quote unquote target

895

01:18:37.150 --> 01:18:41.240

JP LaCour: by that one year, mark that I'll still be here. And if that's the case.

896

01:18:42.680 --> 01:18:43.959

JP LaCour: I'm okay with

897

01:18:44.330 --> 01:18:47.409

JP LaCour: focusing on long term at this point and saying, You know what

898

01:18:47.820 --> 01:18:50.900

JP LaCour: I shouldn't be focusing on the next 5 weeks.

899

01:18:52.480 --> 01:18:57.350

JP LaCour: it was just somebody, that in the transition process made a comment to me, that wasn't from

900

01:18:57.390 --> 01:18:58.430

JP LaCour: this firm

901

01:18:59.004 --> 01:19:01.835

JP LaCour: or my last one that that made me go.

902

01:19:03.210 --> 01:19:08.239

JP LaCour: Maybe there's bigger, bigger stakes than just the you know

903

01:19:08.730 --> 01:19:11.199

JP LaCour: upside of. If you hit that target.

904

01:19:11.630 --> 01:19:12.360

JP LaCour: you know.

905

01:19:12.560 --> 01:19:14.193

Liz Hand, CFP®: So I'm curious with that.

906

01:19:14.720 --> 01:19:17.950

Liz Hand, CFP®: you said you really enjoy it. And so the

907

01:19:17.980 --> 01:19:22.350

Liz Hand, CFP®: the thing that like popped in my brain was that like lottery ticket type hit

908



01:19:22.390 --> 01:19:35.119

Liz Hand, CFP®: like, there's a way that I hear you saying some of these activities. I'm starting to get into the rabbit hole and start doing the research thing and planning thing, and it's distracting me from what I need to do. And yet I also hear, like a

909

01:19:35.180 --> 01:19:39.759

Liz Hand, CFP®: a dopamine hit that comes with some of those ideas that you start to

910

01:19:39.770 --> 01:19:43.160

Liz Hand, CFP®: drill in. Is that fair? Or do you feel like it's off.

911

01:19:43.680 --> 01:19:46.459

JP LaCour: I think it's fair, but I think it's for

912

01:19:46.730 --> 01:19:51.369

JP LaCour: productive purposes. But again, it's just a matter of productive for what

913

01:19:51.610 --> 01:19:52.810

JP LaCour: window of time.

914

01:19:53.260 --> 01:19:53.860

Liz Hand, CFP®: Yeah.

915

01:19:54.290 --> 01:19:59.730

JP LaCour: The latest, the latest rabbit hole is trying to see how much detail I can get out of

916

01:20:00.050 --> 01:20:02.809

JP LaCour: the different ais out of a marketing.

917

01:20:03.245 --> 01:20:07.989

JP LaCour: What do they call it? Omni-channel marketing strategy? Right? Because I know

918

01:20:08.770 --> 01:20:12.970

JP LaCour: damn well that not all marketing activities are treated equal.

919

01:20:13.306 --> 01:20:18.279

JP LaCour: And even if you do the best ones if you do them out of order, so you can't

920

01:20:18.650 --> 01:20:20.670

JP LaCour: feed one off of the other.

921

01:20:21.230 --> 01:20:22.230



JP LaCour: Then

922

01:20:22.800 --> 01:20:25.422

JP LaCour: it was it really worth it? Right? So

923

01:20:26.070 --> 01:20:32.510

JP LaCour: that's that's something that I think is productive for me. But is it getting in the way of

924

01:20:32.630 --> 01:20:34.030

JP LaCour: the next best step?

925

01:20:34.730 --> 01:20:37.430

JP LaCour: I recognize that absolutely.

926

01:20:38.510 --> 01:20:39.129

Liz Hand, CFP®: Great work.

927

01:20:39.360 --> 01:20:56.300

Liz Hand, CFP®: Yeah. And is productive in the way of your big. Why, that's a question you can ask yourself, or maybe create some sort of visualization around like, is this productive for this moment, or is this productive towards my ultimate big big goal? Great work.

928

01:20:57.590 --> 01:21:00.050

Liz Hand, CFP®: William, what are you getting out of this conversation.

929

01:21:06.220 --> 01:21:07.499

Liz Hand, CFP®: You're on mute.

930

01:21:07.990 --> 01:21:09.460

Liz Hand, CFP®: I would love to hear your voice.

931

01:21:11.280 --> 01:21:13.383

William Pitney, MBA, CFP®, CeFT®, CLU®: Oh, that's very nice.

932

01:21:14.243 --> 01:21:17.166

William Pitney, MBA, CFP®, CeFT®, CLU®: Yeah. What I'm getting out of this is, I'm just going to

933

01:21:17.600 --> 01:21:22.020

William Pitney, MBA, CFP®, CeFT®, CLU®: definitely. Just get through this moment. And when we get to the other side of this moment.

934

01:21:22.850 --> 01:21:30.639



William Pitney, MBA, CFP®, CeFT®, CLU®: sit down and think about the priorities. So like, I said, I'm only looking forward to being done with surge which ends next Friday.

935

01:21:30.890 --> 01:21:35.190

William Pitney, MBA, CFP®, CeFT®, CLU®: April 20, sixth, and then be able to step back and

936

01:21:35.250 --> 01:21:38.620

William Pitney, MBA, CFP®, CeFT®, CLU®: breathe a little bit, and then think about what we need to do

937

01:21:39.180 --> 01:21:40.410

William Pitney, MBA, CFP®, CeFT®, CLU®: what type of

938

01:21:40.460 --> 01:21:42.599

William Pitney, MBA, CFP®, CeFT®, CLU®: things I'm gonna have to

939

01:21:42.660 --> 01:21:45.909

William Pitney, MBA, CFP®, CeFT®, CLU®: try to find other resources to get done in my personal life.

940

01:21:46.110 --> 01:21:48.869

William Pitney, MBA, CFP®, CeFT®, CLU®: And then, from the business standpoint, now

941

01:21:49.200 --> 01:21:54.030

William Pitney, MBA, CFP®, CeFT®, CLU®: been able to delegate a little bit more to my staff and slow down some of the projects that were

942

01:21:54.150 --> 01:21:55.840

William Pitney, MBA, CFP®, CeFT®, CLU®: probably trying to complete.

943

01:21:58.400 --> 01:22:02.829

Liz Hand, CFP®: I love that you said. Get through this moment. It made me curious, if.

944

01:22:02.930 --> 01:22:07.969

Liz Hand, CFP®: like, you're a very reflective person. And do you have particular

945

01:22:08.100 --> 01:22:12.969

Liz Hand, CFP®: phrases, or sometimes people use words, affirmations that help you feel like

946

01:22:13.140 --> 01:22:14.800

Liz Hand, CFP®: I'm I'm back. I'm here

947

01:22:15.540 --> 01:22:17.440

Liz Hand, CFP®: that tell you things are okay.

948

01:22:18.040 --> 01:22:22.839

William Pitney, MBA, CFP®, CeFT®, CLU®: I know things are okay. It's just getting through the moment, sort of like, you know. Sometimes you gotta

949

01:22:23.230 --> 01:22:24.160

William Pitney, MBA, CFP®, CeFT®, CLU®: get a

950

01:22:24.380 --> 01:22:27.440

William Pitney, MBA, CFP®, CeFT®, CLU®: clean up the kitchen before you can cook, so it's just

951

01:22:27.530 --> 01:22:36.981

William Pitney, MBA, CFP®, CeFT®, CLU®: get the dishes done, and you know, get it nice and tidy, and we'll be on the other side. So it's just one of those we're just in one of those moments, and as far as affirmations go,

952

01:22:37.690 --> 01:22:41.189

William Pitney, MBA, CFP®, CeFT®, CLU®: hadn't thought much of it. But I know that things would be okay.

953

01:22:41.330 --> 01:22:43.370

William Pitney, MBA, CFP®, CeFT®, CLU®: just learned to breathe a little bit and

954

01:22:43.470 --> 01:22:45.010

William Pitney, MBA, CFP®, CeFT®, CLU®: just be patient.

955

01:22:45.470 --> 01:22:46.999

William Pitney, MBA, CFP®, CeFT®, CLU®: This, too, shall pass.

956

01:22:48.190 --> 01:22:50.240

Liz Hand, CFP®: yeah, I love the dance with trust. There.

957

01:22:51.070 --> 01:23:07.920

Liz Hand, CFP®: I noticed like for myself, I too, tend to like, I go to crunchy snacks, when I have an anxious interaction with someone like it's usually a relational thing, something that's not being spoken in the room. I'll go there if I'm feeling badly about myself, like I really screwed something up. That's when I go to sugar.

958

01:23:08.170 --> 01:23:20.823

Liz Hand, CFP®: So just noting what it is that sparks the crunchy or resource, if anybody's interested wants to look at these habits with food or other compulsions that

959

01:23:21.960 --> 01:23:36.119



Liz Hand, CFP®: we have distinguished as bad, they're also just a leading indicator for something else. And so there's book called The Gift of our Compulsions. Candidly, I it's so dense I haven't read the whole thing, but it's been very insightful for me just to distinguish

960

01:23:36.250 --> 01:23:40.780

Liz Hand, CFP®: when I go to what type of food and what is that telling me about what just happened?

961

01:23:40.940 --> 01:23:47.040

Liz Hand, CFP®: And so my invitation for you, William, as you catch yourself going to for those crunchy snacks.

962

01:23:47.220 --> 01:23:51.450

Liz Hand, CFP®: Perhaps you're getting it after like you finish it and you reflect back. Oh, yeah.

963

01:23:51.600 --> 01:23:59.740

Liz Hand, CFP®: I just did that thing again. Or maybe it's in the moment where you're like. These are nice and crunchy, and you're feeling it. Or maybe it's as you're grabbing, whatever it is. That's crunchy.

964

01:24:01.220 --> 01:24:06.190

Liz Hand, CFP®: That's when you can bring in the affirmations. Maybe it's like all things are working for my good.

965

01:24:07.560 --> 01:24:10.769

Liz Hand, CFP®: It's okay. And maybe you let yourself still have the crunchy thing.

966

01:24:12.400 --> 01:24:14.520

Liz Hand, CFP®: That's a great place to bring in your breath.

967

01:24:15.100 --> 01:24:21.120

Liz Hand, CFP®: Calm yourself down, bring your back self back to the present moment as to clean the kitchen so you can cook.

968

01:24:21.950 --> 01:24:23.380

William Pitney, MBA, CFP®, CeFT®, CLU®: What's the name of the book? Again.

969

01:24:23.710 --> 01:24:26.489

Liz Hand, CFP®: The gift of the gift of our compulsions.

970

01:24:29.600 --> 01:24:30.350

Liz Hand, CFP®: Yeah.

971

01:24:30.710 --> 01:24:34.370

Liz Hand, CFP®: all the grace to each of you, as many things are happening at once.



972

01:24:34.880 --> 01:24:39.260

Liz Hand, CFP®: It turns out we are human, and there's a lot of beauty in that. And

973

01:24:39.560 --> 01:24:43.180

Liz Hand, CFP®: I get the. We want to be robots. We want to get everything done all at once.

974

01:24:43.558 --> 01:24:48.809

Liz Hand, CFP®: Any ways that you can add grace onto your plate, whether that's maybe saying no to somebody.

975

01:24:49.145 --> 01:24:57.100

Liz Hand, CFP®: adding more rest or a quick getaway something that makes you really happy. Maybe it's like going to see. Water doesn't have to be a big.

976

01:24:57.310 --> 01:25:04.860

Liz Hand, CFP®: long, expensive excursion away. If there's a river near you. Just go see, go see the water on your way home, or something.

977

01:25:05.730 --> 01:25:06.980

Liz Hand, CFP®: Was this supportive.

978

01:25:07.470 --> 01:25:08.709

William Pitney, MBA, CFP®, CeFT®, CLU®: It was. Thank you.

979

01:25:10.080 --> 01:25:10.719

Liz Hand, CFP®: Great work.

980

01:25:12.390 --> 01:25:15.680

Liz Hand, CFP®: All right. Well, we have 15 min

981

01:25:16.260 --> 01:25:17.430

Liz Hand, CFP®: remaining.

982

01:25:19.020 --> 01:25:21.670

Liz Hand, CFP®: and there's been a lot of

983

01:25:21.760 --> 01:25:27.550

Liz Hand, CFP®: comments, and I really have not been following along as to pay attention to what people are saying.

984

01:25:28.010 --> 01:25:30.889



Liz Hand, CFP®: So I'm going to just open open up.

985

01:25:30.910 --> 01:25:33.270

Liz Hand, CFP®: If there's anybody who would like to get coach

986

01:25:33.440 --> 01:25:34.600

Liz Hand, CFP®: one to one.

987

01:25:35.980 --> 01:25:37.260

Liz Hand, CFP®: assert yourself.

988

01:25:37.320 --> 01:25:39.919

Liz Hand, CFP®: Come off mute, let me hear your voice.

989

01:25:39.970 --> 01:25:41.859

Liz Hand, CFP®: and Alison, you can Unpin

990

01:25:42.000 --> 01:25:46.040

Liz Hand, CFP®: JP. And Leanna and William. Thank you so much for being willing to be in front of this group

991

01:25:46.090 --> 01:25:54.369

Liz Hand, CFP®: and share what's happening for you. I have it. But it's really impactful for others to hear just through the lens of somebody else's story as to gain their own insight.

992

01:25:55.740 --> 01:25:57.240

Liz Hand, CFP®: Anybody else want to be coached.

993

01:26:01.200 --> 01:26:03.200

Liz Hand, CFP®: He spent good money on this program.

994

01:26:03.750 --> 01:26:05.040

Liz Hand, CFP®: and we are.

995

01:26:05.390 --> 01:26:10.229

Liz Hand, CFP®: or not halfway to the year through the year. But you still can have some amazing

996

01:26:11.690 --> 01:26:16.950

Liz Hand, CFP®: Things happen in your business, and perhaps there's this one place that you feel stuck, and maybe it's a little thing that you're like.

997

01:26:17.130 --> 01:26:19.309



Liz Hand, CFP®: It's my note taking, or it's my

998

01:26:21.490 --> 01:26:24.370

Liz Hand, CFP®: I don't know what it is, but how can you

999

01:26:24.570 --> 01:26:28.009

Liz Hand, CFP®: get yourself that next boost of momentum.

1000

01:26:28.360 --> 01:26:29.090

Roshani Pandey | True Root Financial: Liz.

1001

01:26:30.434 --> 01:26:30.840

Liz Hand, CFP®: Ma'am.

1002

01:26:31.639 --> 01:26:33.279

Roshani Pandey | True Root Financial: Yeah. So my fault.

1003

01:26:33.280 --> 01:26:34.690

Liz Hand, CFP®: How do you mean? I hear you.

1004

01:26:34.690 --> 01:26:36.509

Roshani Pandey | True Root Financial: Oh, yeah, it's Roshani.

1005

01:26:37.360 --> 01:26:38.600

Liz Hand, CFP®: Oh, Roshni.

1006

01:26:39.610 --> 01:26:45.339

Roshani Pandey | True Root Financial: Yeah. So my question is, I started the program with a lot of momentum. But I've really kind of

1007

01:26:45.420 --> 01:26:59.970

Roshani Pandey | True Root Financial: lost momentum in the last few weeks, or I I would say last month and a half. I've kind of lost momentum, and I was at the Charlotte Retreat learned a lot, and I've been trying to implement those things. But

1008

01:27:00.420 --> 01:27:07.600

Roshani Pandey | True Root Financial: I just you know, I spent a day and a half just figuring out where to start, and I know it's we're supposed to focus on the next

1009

01:27:07.670 --> 01:27:23.820

Roshani Pandey | True Root Financial: best step. But even doing that was just overwhelming to me, because I felt like I already know what's working. But then I also want to be very detailed, and not miss on things that I need to work on so doing. That kind of



1010

01:27:24.140 --> 01:27:49.649

Roshani Pandey | True Root Financial: review of what's what I you know what's already working. But then figuring out what's not working and not missing all of those things that just added so much overwhelm to my plate, and I'm not able to start anywhere. And in the meantime I have all these other things I'm doing. I just hired 3 people this year. You know who I'm training, and new things always come up with them. I still have to help them make decisions. So it's just

1011

01:27:49.730 --> 01:27:53.780

Roshani Pandey | True Root Financial: I feel like I have no time. And you know, I just keep.

1012

01:27:53.950 --> 01:27:58.640

Roshani Pandey | True Root Financial: You know, I just keep doing all these business stuff like fees. And

1013

01:27:58.730 --> 01:28:11.950

Roshani Pandey | True Root Financial: you know, answering emails and stuff like that. And I know we're supposed to. You know, do less of that, and hire someone to do emails and all of that which is true. But they are important emails that I do have to get to sometimes.

1014

01:28:13.210 --> 01:28:18.359

Roshani Pandey | True Root Financial: so that takes up my time. And I feel like I really don't have time to work on my business. It just

1015

01:28:18.440 --> 01:28:35.030

Roshani Pandey | True Root Financial: that's the that's the one thing that I keep snoozing on, you know, the next week, next week, next week, and things don't happen, and then I feel the stress all the time, like I'm really running behind, you know, like I'll wake up in the middle of the night thinking, Oh, my gosh! I'm so behind!

1016

01:28:35.210 --> 01:28:41.369

Roshani Pandey | True Root Financial: I haven't done all these things I need to do. And there is that one thing that that client asked for

1017

01:28:41.720 --> 01:28:43.319

Roshani Pandey | True Root Financial: that didn't happen.

1018

01:28:43.430 --> 01:28:44.549

Roshani Pandey | True Root Financial: So it's just

1019

01:28:44.770 --> 01:28:56.009

Roshani Pandey | True Root Financial: yeah. It's that kind of overwhelm. And feeling like, I'm not really you know, I'm I haven't really done the things I need to do. But then there are all these other important things that I'm missing out on.

1020



01:28:56.520 --> 01:28:58.899

Roshani Pandey | True Root Financial: That's that's what I'm kind of struggling with.

1021

01:29:05.390 --> 01:29:07.600

Liz Hand, CFP®: if overwhelm is a gift.

1022

01:29:09.660 --> 01:29:11.169

Liz Hand, CFP®: what is it telling you.

1023

01:29:18.940 --> 01:29:19.710

Roshani Pandey | True Root Financial: Well.

1024

01:29:23.500 --> 01:29:26.550

Roshani Pandey | True Root Financial: if it's if I look at it positively, I think

1025

01:29:27.250 --> 01:29:30.409

Roshani Pandey | True Root Financial: I care a lot. That's the positive side of it.

1026

01:29:30.410 --> 01:29:30.990

Liz Hand, CFP®: Okay?

1027

01:29:39.830 --> 01:29:41.319

Liz Hand, CFP®: Was there something else.

1028

01:29:41.320 --> 01:29:42.110

Roshani Pandey | True Root Financial: Ho!

1029

01:29:42.350 --> 01:29:49.920

Liz Hand, CFP®: Sorry. I wasn't sure if I couldn't tell. I I was actually trying to figure out if you were having a moment, or if there was something else, or if you're waiting on me so.

1030

01:29:49.920 --> 01:29:57.127

Roshani Pandey | True Root Financial: No, no, yeah, that's it. I I think I I care a lot. And I really want to succeed. I think that's that's the positive side of it. If I really.

1031

01:29:59.105 --> 01:29:59.609

Liz Hand, CFP®: Absolutely

1032

01:30:03.000 --> 01:30:04.080

Liz Hand, CFP®: So

1033

01:30:06.840 --> 01:30:09.900



Liz Hand, CFP®: what can you not accept

1034

01:30:10.570 --> 01:30:12.389

Liz Hand, CFP®: about all that is right now?

1035

01:30:15.220 --> 01:30:17.529

Roshani Pandey | True Root Financial: What can I not accept is wasting time.

1036

01:30:17.550 --> 01:30:20.359

Roshani Pandey | True Root Financial: It's not doing what's important and just.

1037

01:30:21.210 --> 01:30:24.129

Roshani Pandey | True Root Financial: you know, feeling 6 months down the road.

1038

01:30:24.570 --> 01:30:26.630

Roshani Pandey | True Root Financial: It's like all this has

1039

01:30:26.930 --> 01:30:32.770

Roshani Pandey | True Root Financial: become even a bigger list of things I need to do, and and all the progress that I made.

1040

01:30:33.100 --> 01:30:36.540

Roshani Pandey | True Root Financial: you know it's just gone to nowhere, and

1041

01:30:36.860 --> 01:30:38.269

Roshani Pandey | True Root Financial: you know it's like

1042

01:30:38.280 --> 01:30:44.220

Roshani Pandey | True Root Financial: at the end of the the program I'm like, Oh, my gosh! I should have done that! She was in that. There was so much

1043

01:30:44.430 --> 01:30:49.400

Roshani Pandey | True Root Financial: that I could have done that I could have improved. But I just didn't, because I was just

1044

01:30:49.580 --> 01:30:51.000

Roshani Pandey | True Root Financial: wasting time.

1045

01:30:51.350 --> 01:30:52.930

Roshani Pandey | True Root Financial: you know, so.

1046

01:30:53.140 --> 01:30:54.800



Liz Hand, CFP®: What kind of person waste time.

1047

01:30:59.180 --> 01:31:00.959

Roshani Pandey | True Root Financial: in person. It's time

1048

01:31:04.640 --> 01:31:07.690

Roshani Pandey | True Root Financial: person was not motivated. Who's not?

1049

01:31:12.670 --> 01:31:15.300

Roshani Pandey | True Root Financial: Yeah. Who's who's not motivated? Who

1050

01:31:15.610 --> 01:31:16.520

Roshani Pandey | True Root Financial: is.

1051

01:31:16.760 --> 01:31:18.640

Roshani Pandey | True Root Financial: you know, basically lazy.

1052

01:31:20.560 --> 01:31:22.320

Liz Hand, CFP®: what happens to lazy people?

1053

01:31:24.467 --> 01:31:27.320

Roshani Pandey | True Root Financial: They don't succeed because of their own

1054

01:31:27.970 --> 01:31:29.170

Roshani Pandey | True Root Financial: lack of

1055

01:31:30.760 --> 01:31:32.472

Roshani Pandey | True Root Financial: making use of time

1056

01:31:33.180 --> 01:31:33.870

Roshani Pandey | True Root Financial: in.

1057

01:31:34.220 --> 01:31:36.800

Liz Hand, CFP®: And what's hard for you about not succeeding.

1058

01:31:39.720 --> 01:31:41.182

Roshani Pandey | True Root Financial: I think it's

1059

01:31:43.520 --> 01:31:45.869

Roshani Pandey | True Root Financial: It's it's, you know, just that.

1060



01:31:46.250 --> 01:31:48.359

Roshani Pandey | True Root Financial: And doing all of these things.

1061

01:31:49.250 --> 01:31:51.680

Roshani Pandey | True Root Financial: I'm I'm making a lot of effort.

1062

01:31:52.070 --> 01:31:54.040

Roshani Pandey | True Root Financial: But if I don't.

1063

01:31:54.750 --> 01:32:00.899

Roshani Pandey | True Root Financial: you know, if I don't succeed, then it's all going to be for nothing like. What's the point of doing all this? If you don't get the result

1064

01:32:01.220 --> 01:32:02.740

Roshani Pandey | True Root Financial: that you should get.

1065

01:32:03.600 --> 01:32:04.370

Roshani Pandey | True Root Financial: yeah.

1066

01:32:05.160 --> 01:32:07.139

Liz Hand, CFP®: And how are you defining success?

1067

01:32:08.770 --> 01:32:10.870

Roshani Pandey | True Root Financial: Success would be meeting my goals.

1068

01:32:10.970 --> 01:32:16.529

Roshani Pandey | True Root Financial: The targets, like some other advisors, had said, the targets that I've set for myself, of

1069

01:32:16.630 --> 01:32:22.059

Roshani Pandey | True Root Financial: having these many clients, you know, having this niche. All the reasons why I started limitless.

1070

01:32:27.116 --> 01:32:31.543

Liz Hand, CFP®: I was listening to someone the other day, and they were talking about how.

1071

01:32:32.020 --> 01:32:39.339

Liz Hand, CFP®: when we plant seeds, let's say it's for like a flower or a tree or something. You plant a seed, and you don't dig it up to see if it's doing

1072

01:32:40.020 --> 01:32:41.650

Liz Hand, CFP®: what it's supposed to be doing.



1073
01:32:44.820 --> 01:32:45.270
Liz Hand, CFP®: And

1074
01:32:45.630 --> 01:32:49.609
Liz Hand, CFP®: there's a way that I hear like this is not happening fast enough.

1075
01:32:51.960 --> 01:32:53.399
Liz Hand, CFP®: Does that land.

1076
01:32:55.355 --> 01:32:55.820
Roshani Pandey | True Root Financial: Or.

1077
01:32:56.760 --> 01:32:57.529
Liz Hand, CFP®: And my off.

1078
01:32:58.500 --> 01:32:59.200
Roshani Pandey | True Root Financial: Yeah.

1079
01:33:01.380 --> 01:33:02.480
Roshani Pandey | True Root Financial: it does

1080
01:33:05.110 --> 01:33:06.979
Roshani Pandey | True Root Financial: it, does it? Yeah.

1081
01:33:08.380 --> 01:33:09.446
Roshani Pandey | True Root Financial: I think.

1082
01:33:12.870 --> 01:33:17.789
Roshani Pandey | True Root Financial: yeah, I think mindset is a part of it. I think it's also some kind of

1083
01:33:17.850 --> 01:33:20.430
Roshani Pandey | True Root Financial: feeling like, I don't have time to do

1084
01:33:20.580 --> 01:33:25.329
Roshani Pandey | True Root Financial: what's really important. And I know that you guys had that big mindset shift of

1085
01:33:25.510 --> 01:33:28.269
Roshani Pandey | True Root Financial: you know, you have all the time to do important stuff.

1086
01:33:28.800 --> 01:33:31.020

Roshani Pandey | True Root Financial: which is really true. But

1087

01:33:31.040 --> 01:33:32.970

Roshani Pandey | True Root Financial: you know, I've just been so.

1088

01:33:34.030 --> 01:33:38.290

Roshani Pandey | True Root Financial: Yeah, I've not really been consistent with that consistent with

1089

01:33:38.400 --> 01:33:40.510

Roshani Pandey | True Root Financial: reminding myself of that

1090

01:33:42.070 --> 01:33:44.570

Roshani Pandey | True Root Financial: kind of falling on the wayside of yeah.

1091

01:33:45.090 --> 01:33:45.560

Roshani Pandey | True Root Financial: just.

1092

01:33:45.560 --> 01:33:46.100

Liz Hand, CFP®: Yeah.

1093

01:33:46.100 --> 01:33:47.140

Roshani Pandey | True Root Financial: Same time.

1094

01:33:47.850 --> 01:33:55.410

Liz Hand, CFP®: Even with your reflection on that, Roshani, you just said, you guys have this thing that you guys do

1095

01:33:55.790 --> 01:33:59.409

Liz Hand, CFP®: that. I that you have all the time for what's important

1096

01:33:59.840 --> 01:34:01.170

Liz Hand, CFP®: doesn't work for me.

1097

01:34:02.160 --> 01:34:06.930

Liz Hand, CFP®: So and that's okay, like, just notice that you separated it out from yourself.

1098

01:34:07.687 --> 01:34:10.959

Liz Hand, CFP®: And so what is what is the

1099

01:34:11.730 --> 01:34:13.840

Liz Hand, CFP®: what is the ringing truth for you?



1100

01:34:14.460 --> 01:34:20.570

Roshani Pandey | True Root Financial: You know. I think somebody else said this. I think it's like going, keeping, going back to your old habits.

1101

01:34:20.850 --> 01:34:28.786

Roshani Pandey | True Root Financial: That's to me, you know, when I started at the beginning, I was so energized. And I was really like, Okay, I'm going to, you know.

1102

01:34:29.200 --> 01:34:36.009

Roshani Pandey | True Root Financial: like, bring these mindset shifts to my behavior every day, and I was doing really well. But then

1103

01:34:36.180 --> 01:34:42.309

Roshani Pandey | True Root Financial: I do, you know, revert back to my old habits again, and then getting back again to the good habits.

1104

01:34:43.400 --> 01:34:52.850

Roshani Pandey | True Root Financial: To challenge again. Then you know you, and then I realize that. And then I'm like, Oh, my gosh! I cannot believe I did that, you know. So it's that loop.

1105

01:34:54.850 --> 01:34:57.399

Roshani Pandey | True Root Financial: yeah, I don't know what your question was. But

1106

01:34:58.440 --> 01:35:00.459

Roshani Pandey | True Root Financial: but yeah, that's I think that's the

1107

01:35:00.620 --> 01:35:03.820

Roshani Pandey | True Root Financial: that's what is causing that.

1108

01:35:06.830 --> 01:35:08.589

Liz Hand, CFP®: It's the old habits. Step in.

1109

01:35:08.800 --> 01:35:10.539

Roshani Pandey | True Root Financial: Yeah, all have. Yeah.

1110

01:35:10.720 --> 01:35:11.590

Roshani Pandey | True Root Financial: yeah.

1111

01:35:12.990 --> 01:35:13.590

Liz Hand, CFP®: Yeah.

1112

01:35:16.650 --> 01:35:19.679



Liz Hand, CFP®: what do you want your relationship to? Time to be.

1113

01:35:23.540 --> 01:35:25.600

Roshani Pandey | True Root Financial: I think I want to.

1114

01:35:26.900 --> 01:35:32.610

Roshani Pandey | True Root Financial: Yeah, I want to be able to do all the things that I want to do, and

1115

01:35:32.810 --> 01:35:34.950

Roshani Pandey | True Root Financial: you know, to feel like I've

1116

01:35:35.350 --> 01:35:38.909

Roshani Pandey | True Root Financial: I've done a good job of, you know, to to have

1117

01:35:38.960 --> 01:35:45.279

Roshani Pandey | True Root Financial: the time that I spend at work be fulfilling. Sometimes I tend to spend so much time in my head just thinking

1118

01:35:45.550 --> 01:35:47.329

Roshani Pandey | True Root Financial: and not taking action.

1119

01:35:48.250 --> 01:35:50.680

Roshani Pandey | True Root Financial: you know, because I'm so overwhelmed by things.

1120

01:35:51.040 --> 01:35:54.119

Roshani Pandey | True Root Financial: and that causes even more stress sometimes.

1121

01:35:54.360 --> 01:35:55.490

Roshani Pandey | True Root Financial: So.

1122

01:35:55.660 --> 01:36:04.120

Roshani Pandey | True Root Financial: So I don't want to do that. I don't want to think at all. I just want to keep doing like, you know. Put 1 one what is expression like, put one step

1123

01:36:04.350 --> 01:36:06.299

Roshani Pandey | True Root Financial: ahead or one foot at a time

1124

01:36:06.590 --> 01:36:14.059

Roshani Pandey | True Root Financial: like that, rather than just beyond my head. So much so. Sometimes I think so much like for an hour. I'm just thinking about stuff.

1125

01:36:14.563 --> 01:36:17.530



Roshani Pandey | True Root Financial: I really don't wanna do that. So

1126

01:36:17.650 --> 01:36:21.579

Roshani Pandey | True Root Financial: so if I even stop doing that completely, it'll be such a positive.

1127

01:36:21.670 --> 01:36:29.099

Roshani Pandey | True Root Financial: but sometimes I just spend like an hour in this overwhelm, like state of just looking, thinking about different scenarios and this and that. And

1128

01:36:29.220 --> 01:36:34.729

Roshani Pandey | True Root Financial: you know what happened yesterday, what the client conversation was, or what happened, my personal life.

1129

01:36:35.120 --> 01:36:37.979

Roshani Pandey | True Root Financial: and that just creates this like

1130

01:36:38.160 --> 01:36:39.240

Roshani Pandey | True Root Financial: smoke

1131

01:36:39.360 --> 01:36:41.750

Roshani Pandey | True Root Financial: in the air in my mind.

1132

01:36:42.020 --> 01:36:44.740

Roshani Pandey | True Root Financial: So not having any of that just

1133

01:36:44.780 --> 01:36:52.660

Roshani Pandey | True Root Financial: going from a you know this, this priority to this priority, this priority, not thinking too much just action.

1134

01:36:53.650 --> 01:36:55.150

Roshani Pandey | True Root Financial: I think that would be

1135

01:36:55.570 --> 01:37:03.159

Roshani Pandey | True Root Financial: if I could do that. That would be great, and that. And I think my relationship with time would improve a lot, because I would feel like I'm really using time. Well.

1136

01:37:03.370 --> 01:37:06.380

Roshani Pandey | True Root Financial: I'm doing, you know, all the things I need to do

1137

01:37:06.450 --> 01:37:08.470

Roshani Pandey | True Root Financial: in the time of a lot of myself.

1138



01:37:10.730 --> 01:37:14.699

Liz Hand, CFP®: How do you want to interrupt that when you catch yourself in that smoke.

1139

01:37:16.946 --> 01:37:18.613

Roshani Pandey | True Root Financial: I don't know.

1140

01:37:19.980 --> 01:37:23.609

Roshani Pandey | True Root Financial: Yeah, I mean, I guess writing something would be helpful. But then.

1141

01:37:23.720 --> 01:37:25.380

Roshani Pandey | True Root Financial: you know, how am I gonna

1142

01:37:25.410 --> 01:37:28.920

Roshani Pandey | True Root Financial: remind myself to look at what I've written, where.

1143

01:37:30.580 --> 01:37:31.220

Liz Hand, CFP®: Yeah.

1144

01:37:31.880 --> 01:37:33.605

Liz Hand, CFP®: I wonder if

1145

01:37:35.970 --> 01:37:41.029

Liz Hand, CFP®: there's a couple ways that you can design it. But the first piece is catching yourself in the middle of it.

1146

01:37:41.160 --> 01:37:41.870

Roshani Pandey | True Root Financial: Yeah.

1147

01:37:42.310 --> 01:37:51.089

Liz Hand, CFP®: And it sounds like you have some level of awareness. Once you've been in it, it may be a length of time that's passed, and then you're like, Oh, I am rehashing this thing.

1148

01:37:51.830 --> 01:37:53.400

Liz Hand, CFP®: I'm way in my head.

1149

01:37:54.158 --> 01:37:57.729

Liz Hand, CFP®: And I heard you say that you want to be in action in your body.

1150

01:37:59.010 --> 01:38:02.930

Liz Hand, CFP®: Or writing something down or something. So you want to have motion.

1151



01:38:02.930 --> 01:38:03.980
Roshani Pandey | True Root Financial: Right, right.

1152
01:38:05.400 --> 01:38:06.780
Liz Hand, CFP®: So perhaps

1153
01:38:08.680 --> 01:38:16.339
Liz Hand, CFP®: maybe it's a word that you say to yourself when you catch yourself there, and it can be a random word. It doesn't have to be like. Maybe that's helpful to just cut the smoke.

1154
01:38:17.080 --> 01:38:17.645
Liz Hand, CFP®: Of

1155
01:38:18.950 --> 01:38:20.950
Liz Hand, CFP®: frog or but yeah, I don't know. Yeah.

1156
01:38:21.184 --> 01:38:21.420
Roshani Pandey | True Root Financial: Yeah.

1157
01:38:21.420 --> 01:38:22.969
Liz Hand, CFP®: Something that pops up.

1158
01:38:23.240 --> 01:38:23.640
Roshani Pandey | True Root Financial: Okay.

1159
01:38:23.640 --> 01:38:27.269
Liz Hand, CFP®: Maybe it's a maybe you have a tangible reminder of that thing.

1160
01:38:28.850 --> 01:38:33.989
Liz Hand, CFP®: And then, you know, when I catch myself doing this, I'll say that word, and then I'll go get a drink.

1161
01:38:37.400 --> 01:38:40.940
Liz Hand, CFP®: And just like a little habit to break break up some of that overwhelm.

1162
01:38:42.980 --> 01:38:44.410
Roshani Pandey | True Root Financial: hmm, yeah.

1163
01:38:44.700 --> 01:38:46.509
Liz Hand, CFP®: How would you design it differently?

1164
01:38:46.510 --> 01:38:58.631

Roshani Pandey | True Root Financial: Yeah, no, I like that, because sometimes what also happens is I get into this overwhelm. And then I'm like, Oh, my God, I need something to soothe myself. So I'm like I'll just read the news, or you know I'll just.

1165

01:38:58.920 --> 01:39:00.037

Liz Hand, CFP®: I help you.

1166

01:39:00.410 --> 01:39:04.291

Roshani Pandey | True Root Financial: It doesn't cause you get in the rabbit hole again.

1167

01:39:04.730 --> 01:39:08.769

Roshani Pandey | True Root Financial: And you've spent like 2 h just reading random news. And

1168

01:39:09.340 --> 01:39:10.630

Roshani Pandey | True Root Financial: so, yeah.

1169

01:39:12.740 --> 01:39:21.120

Liz Hand, CFP®: Yeah. So that's another just point of awareness. When you find yourself in the news you can be like, Oh, was I just an overwhelm right before that. Oh, I was! Oh, my goodness.

1170

01:39:21.340 --> 01:39:22.350

Liz Hand, CFP®: frog!

1171

01:39:22.660 --> 01:39:24.229

Liz Hand, CFP®: And off to the neath! Next thing.

1172

01:39:24.230 --> 01:39:24.930

Roshani Pandey | True Root Financial: Christy.

1173

01:39:24.930 --> 01:39:28.320

Liz Hand, CFP®: Says in the comments there, remember to change the channel.

1174

01:39:29.300 --> 01:39:29.840

Roshani Pandey | True Root Financial: Do you have.

1175

01:39:29.840 --> 01:39:30.949

Liz Hand, CFP®: Thought it seemed to feel.

1176

01:39:31.770 --> 01:39:33.139

Roshani Pandey | True Root Financial: Yeah, okay.

1177

01:39:33.840 --> 01:39:45.130



Christy Raines: Rashani, that's what helps me at, you know, has helped me at the the 3 Am. Right, the when you're like. In the middle of the night. You know how you mentioned, and all the things that are running through your brain.

1178

01:39:45.130 --> 01:39:45.950

Roshani Pandey | True Root Financial: Right.

1179

01:39:47.970 --> 01:39:49.060

Christy Raines: And I'm like

1180

01:39:49.360 --> 01:40:03.690

Christy Raines: this channel sucks like I'm I'm changing the channel. It is time to go to the Rest Channel like to the recharge to the peas, to the call like that channel gets enough time.

1181

01:40:04.960 --> 01:40:08.679

Christy Raines: I'm change like, and I truly like, it's like a visual thing in my. And I like

1182

01:40:08.840 --> 01:40:10.730

Christy Raines: just changing that

1183

01:40:11.830 --> 01:40:16.119

Christy Raines: And because, like, we're just, we can just be so freaking hard on ourselves.

1184

01:40:16.120 --> 01:40:16.770

Roshani Pandey | True Root Financial: Yeah.

1185

01:40:17.220 --> 01:40:20.660

Christy Raines: You know. So about this. So.

1186

01:40:21.150 --> 01:40:24.749

Liz Hand, CFP®: Find the trigger for you that really suits you.

1187

01:40:24.750 --> 01:40:25.440

Roshani Pandey | True Root Financial: Like.

1188

01:40:25.440 --> 01:40:30.029

Liz Hand, CFP®: Whatever word or idea or concept that just helps you break out.

1189

01:40:31.820 --> 01:40:38.299

Liz Hand, CFP®: and I know we're at time at this moment. I don't want to end before addressing Elba. I see your hand up.

1190



01:40:38.791 --> 01:40:40.600
Liz Hand, CFP®: But was this helpful for you?

1191
01:40:40.600 --> 01:40:42.219
Roshani Pandey | True Root Financial: Yeah, thank, you.

1192
01:40:42.220 --> 01:40:43.410
Liz Hand, CFP®: Like you have your next step.

1193
01:40:44.370 --> 01:40:45.160
Roshani Pandey | True Root Financial: Martha.

1194
01:40:46.520 --> 01:40:47.189
Liz Hand, CFP®: Great work.

1195
01:40:47.300 --> 01:40:48.330
Liz Hand, CFP®: Alright, Elba.

1196
01:40:49.690 --> 01:40:55.790
Elba: Hi, I think I'm in the same boat. As for Shannon, I was I started the year

1197
01:40:55.860 --> 01:40:58.930
Elba: very implant, but some situations.

1198
01:40:59.170 --> 01:41:05.509
Elba: cutting the way during the month of March. And right now I'm feeling a little bit lost. So my question is.

1199
01:41:05.620 --> 01:41:16.379
Elba: if I follow the you know that in the in the website you have, you know, the first ovation for success, and then subsequently, you have other lessons. So

1200
01:41:16.940 --> 01:41:18.180
Elba: should I just

1201
01:41:18.650 --> 01:41:22.839
Elba: cause what I'm trying to do is just go through the lessons. So I don't

1202
01:41:23.340 --> 01:41:25.249
Elba: for 2 behind.

1203
01:41:25.590 --> 01:41:29.339



Elba: So that's basically what I'm asking, how can I do to

1204

01:41:29.850 --> 01:41:31.030

Elba: get up to date.

1205

01:41:31.370 --> 01:41:35.380

Liz Hand, CFP®: You're so you're asking how to get back into that feel. Good, happy space.

1206

01:41:36.010 --> 01:41:36.809

Elba: Yeah.

1207

01:41:38.280 --> 01:41:38.830

Elba: Yes.

1208

01:41:38.830 --> 01:41:39.660

Liz Hand, CFP®: So

1209

01:41:41.850 --> 01:41:48.449

Liz Hand, CFP®: it's just an emotion. And we can. We can put ourselves in that. I'm just gonna like, cut right to it instead of pull out coaching.

1210

01:41:50.860 --> 01:41:58.649

Liz Hand, CFP®: If you can imagine yourself as what it felt at the beginning of the year to be in that momentum space.

1211

01:41:59.020 --> 01:42:13.630

Liz Hand, CFP®: and even just visualize. Walk yourself through that one day, maybe look back in your calendar and see. Oh, yeah, I remember that conversation was super exciting for me, or this conversation or this trip helped evoke this new thought. Whatever it is.

1212

01:42:13.780 --> 01:42:17.850

Liz Hand, CFP®: get yourself into that visualization. And feeling that feeling again.

1213

01:42:18.530 --> 01:42:21.769

Liz Hand, CFP®: and just keep practicing. It's like it's muscle memory.

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01:42:22.320 --> 01:42:23.780

Liz Hand, CFP®: But I am a little.

1215

01:42:24.260 --> 01:42:26.770

Elba: In terms of the in in terms.

1216



01:42:26.920 --> 01:42:36.599

Elba: Because if we're joining the discussion, everyone is doing certain things. So do we do move together, right? Basically

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01:42:36.860 --> 01:42:38.659

Elba: through the lessons. I mean.

1218

01:42:39.808 --> 01:42:42.111

Liz Hand, CFP®: I may be missing what you're asking.

1219

01:42:42.500 --> 01:42:45.349

Liz Hand, CFP®: So are you asking how the program works?

1220

01:42:47.550 --> 01:42:48.360

Elba: I've

1221

01:42:48.970 --> 01:42:59.690

Elba: yes, I think so. What I'm saying is that when we started the program you go to the website. And then there's the you know the vision for success which is going to be the lesson one, and then lesson 2, and so so on.

1222

01:43:00.010 --> 01:43:03.590

Elba: So my question is, should I just keep on doing.

1223

01:43:03.770 --> 01:43:06.950

Elba: Because when I did that diagnostic, everything was in red.

1224

01:43:07.040 --> 01:43:11.020

Elba: So for me, I just wanna have something that I can

1225

01:43:11.160 --> 01:43:17.699

Elba: follow, a procedure that I can follow, so that I know that I'm I'm I'm on the on the right place.

1226

01:43:17.780 --> 01:43:24.340

Elba: So my question is, should I just keep on doing those lessons in the order that they are on the website.

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01:43:25.910 --> 01:43:30.210

Liz Hand, CFP®: Alison, I'll have you kind of speak to this one. It seems more like your wheelhouse.

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01:43:30.210 --> 01:43:55.200

Allison Foulk: Yeah, I would love to. So in your program guide, which is, there's a document, and it has the file that has all of our lessons, and this almost like a board game, and laid out one at a time. But you



you wouldn't be able to do all of those in one year, and if you tried to do it, it would be a very overwhelming experience for you. So instead, when you attend the virtual summit, pick one lesson to work on that quarter.

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01:43:55.940 --> 01:44:20.610

Allison Foulk: and let that be your priority, and drive you forward as opposed to trying to work on all you can attend 4 lessons per virtual summit. So maybe it's 2 lessons for you. And then the next summit. If you've finished and you feel completed with what you did the previous quarter. Then you can move to the next one. If you're not completed, and you you're still working on your service model. You're not ready to hire, which is one of the things we're gonna be focusing on in June.

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01:44:20.730 --> 01:44:38.840

Allison Foulk: Keep on working on your service model until that reach its natural conclusion. And so just take it that way. Start at the beginning, but focus on one to 2 lessons at a time on a quarterly basis. That'll help you keep on track. But there's no metric aside from you feeling like you're actually making progress

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01:44:38.850 --> 01:44:49.709

Allison Foulk: and seeing things through. You don't have to do every lesson, you know. There's the lesson. The the reward for that would be total overwhelm if you tried to do every lesson in the year.

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01:44:49.710 --> 01:44:50.155

Elba: Yes.

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01:44:50.600 --> 01:44:59.119

Allison Foulk: Yes, just just focus on one to 2 per quarter. Make sure you feel like they're completed, and then move along to the next with our next summit.

1234

01:45:00.410 --> 01:45:01.100

Allison Foulk: but good.

1235

01:45:01.480 --> 01:45:07.190

Elba: But basically, I should just follow the the order that's on the website, little by little.

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01:45:08.682 --> 01:45:11.340

Elba: that I, so that I can feel comfortable.

1237

01:45:11.480 --> 01:45:14.850

Elba: Yes, okay. So go on my online at my own pace.

1238

01:45:15.150 --> 01:45:16.396

Allison Foulk: Yes, exactly.

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01:45:17.020 --> 01:45:17.900



Elba: Perfect. Thank you.

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01:45:18.183 --> 01:45:23.006

Allison Foulk: I give. I give you permission to do that as opposed to feeling like you need to.

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01:45:23.290 --> 01:45:26.010

Elba: Great. Thank you.

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01:45:26.420 --> 01:45:27.240

Allison Foulk: You're welcome.

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01:45:28.820 --> 01:45:34.210

Liz Hand, CFP®: Well, it was great to spend time with each of you today. I trust you'll have a great week ahead.

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01:45:34.350 --> 01:45:38.160

Liz Hand, CFP®: Be well, and reach out on tribe as things come up for you.

